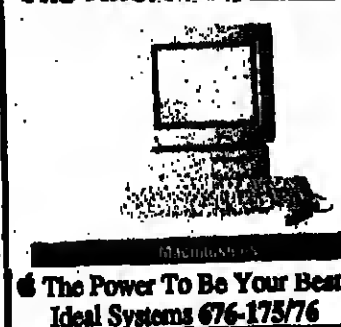


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Electronic archiving:

Ideal document management

By Zeid Nasser

IF YOU work in a busy office there's probably lots of paper flying around the place all day long. With memos, bills, computer print-outs, reference manuals and typed material things can get pretty hectic. For a long time, technology has attempted to provide a full solution in reaching the final goal of the "paperless office". It has been proven that the possibilities of working in a totally paperless office are slim, but a slightly less perfect solution can be offered thanks to Document Image Processing (DIP).

Document Image Processing is basically a process by which documents are turned into electronic data and stored on optical disks with the aid of computers. The process was explained to me by Mr. Mohamed Amer, Marketing Director at Image Technologies (ITEC) which has been providing the Jordanian market with this service for around a year and a half now.

A problem faced by anyone when it comes to automation is the time and effort involved in such a process. Turning documents on paper into electronic data may sound complicated, but it isn't, since scanners can do the job efficiently and quickly. In fact, up to 15,000 documents can be easily converted per day. This brings us to another point regarding the huge amounts of electronic data resulting from such conversion. With the aid of Optical Drives capable of storing 1 GigaBytes per optical disk, this doesn't seem like a problem any more. These images are first compressed and then stored on optical disks enabling them to accommodate as many as 20,000 to 25,000 A4 sized documents - and that's a lot of paper! This could solve the archiving problems of even the biggest organization. For newspapers, for instance, it could mean storing a whole year's work on a few optical disks.

The advantages are numerous. The installation of a DIP system means improved access and security. Files can be retrieved much more easily and finding a file will not necessarily mean messing up all the archives. Furthermore, the sheer speed with



which such a process is completed saves lots of valuable time. The security provided by such a system is also rather impressive. What's the biggest fear faced by organizations when it comes to dealing with important papers? Losing these documents, of course, since they are very important. Paper can catch fire rather easily and in no time, thousands of documents can go up in smoke. Optical disks, however, are a different story. Not only can they be kept in small fire-proof, but you don't have to worry about losing any documents either and you can eliminate waste. The system also offers new choices like security locks commonly used when it comes to classified material. In other words, archives can be better organized and less of a problem.

ITEC say that people are starting to realize the importance and potential of implementing such a system, but are troubled by the procedures of reorganization involved in incorporating such a fundamental change. One of the worries is tied to employees' ad-

aptation to such a system and how many may be relieved of their jobs as a result. ITEC stress that the idea is to enhance the working environment, which means that employees will make better use of their time and can concentrate on other fields of service which are lacking in efficiency.

Another important factor promoting document image processing is its affordability. Five years ago a system would have cost you \$150,000 to \$200,000, but today it starts at \$30,000 and it's even more advanced. The good thing is that you can gradually build your system and you don't have to purchase all the necessary hardware immediately. The system can use existing hardware to a certain extent, and ITEC offer a service to convert huge volumes of documents for the customers through their DIP service center. This makes things easier at installation and helps promote the technology which is obviously very helpful.

The DIP system is capable of integration under any industry standard platform. To put it in simpler terms, the system should be easily fixed up to run on any computer standard whether IBM compatibles, Macintoshes or others. The system is so good that ITEC are starting to use it themselves to run their business and have proven in practice how much of a solution it offers when it comes to decreasing office paper. The future looks bright for archiving and we can look forward to the day when we don't have to worry about arranging our files and can start focusing on service. ■

Symbolically speaking

Talking with someone on a computer service can be a bit awkward. There is no voice or gesture to help get a point across. So people have developed their own language to communicate.

Using ALL CAPITAL letters, for instance, is considered yelling. LOL is short for laughing out loud. POFL is even stronger - rolling on the floor laughing.

The symbols turn out to be a language that can be seen by turning the page over to the right.

1) A smile	2) A frown	3) Laughing	4) Winking
5) A kiss	6) Crying	7) Sticking out tongue	8) A punker
9) A hug	10) An angel	11) A devil	

Big Blue in the red

IT'S BEEN a tough year for many computer manufacturers all over the world and IBM was no exception. The computer industry has seen many new alliances in 1991 all of which have proven the theory that nobody, not even IBM, can go it alone any more. Big Blue's market share and quarterly earnings have undergone an alarming decrease over the last few years while it had to lay off thousands of its employees across the USA.

The troubles faced by IBM are a source of worry for other computer manufacturers like Compaq, Digital and Apple. Even software giants like Microsoft are having to adjust to tough competition and changing market trends.

Big Blue accounts for over 19 per cent of the market, or at least it used to on the last count, and since it's always set the standards and draws the path for American and international computer industries, any changes in IBM's marketing activities immediately affects the whole computer industry. Even big Japanese manufacturers like Fujitsu, for instance, are worried since last year has proven to them how much they may be affected by IBM's performance since they, and many other Japanese manufacturers, have suffered just like IBM.

IBM is currently undergoing a wide scale reorganization with a complete reshuffling of the company's operations aiming at mainly providing greater autonomy to the many service centers it runs. This process involves a painful decrease in the numbers of employees and an increase in research and development (R&D) spending. It also promotes greater productivity in software development and hardware innovations which are both constrained by the current centralized system of management followed by the company.

The mistake which Big Blue has come to accept is its endless support for its mainframe market and the policies implemented to protect it from external and even internal competition. No IBM product has received as much funding and marketing efforts as the mainframes which made the company lose out on other lines of production. Housing many bright brains in its R&D programs, it was only normal for ambitious projects to emerge; however, utilization was a different story.

In the 1970s one of IBM's R&D centers created the RISC processor. This invention was later to change the face of the industry. Yet, IBM people were not the ones to do so because of the company's stiff policy regarding the protection of the mainframe technology. It is ironic that this very same invention is currently threatening IBM's mainframe sales since it paved the way towards the introduction of desktop minicomputers (workstations) of very advanced abilities enabling them to slide into the mainframe market and replace IBM's solid-as-a-rock mainframes. The workstations market is currently led by Sun Microsystems which adopted the RISC technology and owe its success to it!

IBM are hoping to change their current situation and facilitate a concrete change in the industry which they hope will guide them out of the red and back into the blue!

Have you seen the prices of computer magazines on the bookshelves of Jordanian newsagents lately? You can't get a decent magazine for less than JD 4 any more. Keeping up with the computer industry through the specialized magazines could seriously damage your financial standing!

I simply can't justify to myself why an English magazine priced at £ 1.50 for instance costs JD 4.950 in Jordan even at the black market exchange rates. Even at the highest rates of exchange and taking into consideration a reasonable profit margin such prices are just too much. Foreign computer magazines do have a good number of readers in Jordan, but this should not mean that we become hostages to the whims of greedy distributors.

In my opinion pricing of foreign magazines should be done in coordination with the publishers. Local agents should also encourage local subscriptions at reduced prices. Otherwise reading a magazine will soon become a costly luxury. In the meantime, I'll stick to borrowing from libraries and exchanging magazines with friends! ■

Jordan Computer Center

■ SHARIF HANANI
Tel. 676-175/76



The Star

Jordan's political, economic and cultural weekly

AMMAN, 2 — 23 JANUARY, 1992, VOLUME 2, NUMBER 45

اسبوعية سياسية مستقلة

INSIDE

The WorldPaper

FINANCIAL FRAUD

In this issue, *The WorldPaper* the repercussions and implications of financial scandals around the world. Reports demonstrate the scope of the scandal and prompt the question of whether a global fraud squad is needed to enforce fiscal regulations. Also featured, a special environment survey for the Earth Summit with a special incentive: \$5,000 in art!

The Star

Will be taking its annual two-week vacation from 4 to 18 January. As a result the next issue of *The Star* will appear on Thursday 23 January. For more information call 648-298

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By Cristina Malak
Special to The Star

University hospital founds Jordan's first genetic center

THE ISSUE of genetics has recently emerged as being at the forefront of modern medical research. With no genetic services having been available in the past, the University hospital now aims at establishing a complete genetic center in the Kingdom.

The idea for this genetic center came about three years ago, when statistics revealed an increased number of genetic disorders within society. Inter-familial marriages have been cited as a factor that is much to blame.

Dr Mohammed Khatib, vice dean of the faculty of medicine at the University of Jordan, explained that relations with first cousins comprise up to 40% of the total marriages in the King-

dom, while relations with second cousins give a figure of between 50-55% of all marriages. With such high numbers of closely related marriages, nature takes its course.

"It does not mean that inter-marriages are always harmful, but generally they will lead to an increase in the risk of certain disorders," said Dr Khatib.

The founding of a complete genetic center will consist of three stages. Of these three, only the first stage has been completed so far, which is the center for chromosome studies. The center was established in 1988 although complete work did not start until 1989. At the moment, five labor-

atory technicians are involved in the studies along with two consultants. Due to a lack of manpower, the center receives only reference cases, but aims to be working in villages all around the country in the future.

Popular response to the center has been surprisingly positive. Many families come seeking advice and asking for information.

"What we are able to do," said Dr Khatib, "is to educate the people and create more awareness in this field. We can inform a couple with possible genetic disorders, explain things to them and help them with the problem. We can also advise them on how to deal with a certain illness. In

some cases, tests are made before marriage and if possible genetic disorders are shown, couples may choose not to marry."

The center now receives a number of 500-700 specimens yearly for analysis. It is widely known that it is impossible to detect all diseases connected to genetics, but the University's center for chromosome studies is able to discover all known genetic disturbances. In cases of uncertainty, specimens are referred to other similar institutions abroad, with whom the Jordanian University is in close cooperation.

"The biggest problem that we have to deal with," said Dr Kha-

tib, "is concerned with prenatal diagnosis. Parents-to-be have to be informed about their family genetic background, and must be aware of the risk that they themselves might carry genes which could result in the birth of an abnormal child. Naturally, they wish to know if the child is developing normally. If a case for example, should show Down Syndrome, questions often arise as to the possibilities of abortion."

In accordance with Jordanian law, abortions are only allowed in cases where the mother is in great danger. Genetic specialists are now trying to work out a solution for making abortions allowed in severe cases, on the grounds that otherwise illegal activities will increase. For as long as such operations are not allowed, there is the possibility that children will be abandoned in already packed orphanages, which are not able to give the amount of care and treatment required for such infants. Other children who are rejected by their parents are simply sent to institutions to be hidden or forgotten.

The center for chromosome studies has a number of future ambitions. One of those, though not purely concerned with genetics, is to inform about disorders that can be discovered at birth. In doing so, certain mental damages can be avoided and some of the damages can be corrected.

Looking to the future, the second stage for the genetic center would be to establish a consultation clinic for genetic counseling, where DNA studies would take place.

The third and final step would be to look into the community. Due to traditions in society, many families choose to hide their situation out of shame. It is important that the people be educated on this topic, and television, media, and literature serve as important sources of information. Leaflets about chromosome disorders and illnesses will be available early this year. So far there have been three televised sessions discussing genetics, in which the public was able to have some of its questions answered.

Certain restrictions and a problem of funding has meant that the last two stages for the completion of the center are still to be realized. However Dr Khatib said, "When looking at the cost benefit analysis, we can see that a little money can prevent a lot of diseases through early screening programs."

The increased interest in the subject of genetics meant that last year, genetics was introduced as a course for medical students. At the same time, a separate course was introduced for the students of the faculty of medicine. By cooperating with Georgetown University in the United States and Uppsala University in Sweden, Jordanian genetic specialists undergo exchange and training programs.

Jordan occasionally receives consultants from abroad to train personnel and to evaluate the work that is being done. Dr Khatib said that in comparison with other Arab nations, Jordan has shown superior progress in this field, while many patients from other Arab countries are arriving to the Kingdom and are awaiting consultation. ■

House approves 1992 state budget

AMMAN (Star) — A JD 1.27 billion budget for 1992 has been approved by the Lower House of Parliament.

The 45-20 approval of the 1992 budget, which projects a 10 per cent deficit, comes at the heels of two days of intense debate in which the government was harshly criticized by some deputies.

Government officials said they made up the shortfall, which was lowered from JD 351 million in 1991, through either borrowing or borrowing.

The 1992 budget, which follows the 1991 budget that primarily sought to minimize the negative impact of the Gulf War on the economy, seeks to project future growth through a seven-year economic reform plan presented by the government along with the budget for consideration.

The budget projects revenues of JD 1.163 billion, of which JD 832 million is to be raised through domestic sources and JD 329.8 million through capital outlays.

Some of the budget leading to the vote was critical of the government's past efforts in budget management. Deputy Fund Minister, in his address to the House, called for closer supervision of some government departments. Specifically, he criticized the practices in the Ministry of Foreign Affairs and the Civil Aviation Authority and other government agencies.

The deputies, citing the International Monetary Fund's involvement in the formulation of the budget, criticized the government for allowing a role for the IMF to play such a role in the internal affairs of Jordan.

Basel Jaraneh, minister of finance, answered the government critics by pointing out that the Kingdom, strapped for funds, was making advantage of international help and expertise to overcome its economic problems.

There is nothing in economic theory that proves that development is a continuous growth process, he said, and not with international cooperation.

He said, "We are in a time when we are in need of opening up and expanding every opportunity to get out of the current (economic) crisis."

In an attempt to attract foreign investment, Mr Jaraneh said, the government levied charges on foreign companies, almost pleading with them to exercise financial discipline to adhere to the program of economic reform.

Some of the 1992 budget's highlights included a plan to help the economy recover from the effects of the Gulf war. The plan, he said, governs the allocation for food and for the purchase of oil. It will be JD 1.27 billion in 1992.

Mr Jaraneh said



Jardaneh

the government shares their concern. As an indication of the government's concern, he pointed out that the servicing of foreign debts will be 17.4 per cent of the expected exports and 12.3 per cent of the expected gross domestic product, an acceptable ratio. ■

Polar storm blankets Jordan with snow

AMMAN (Star) — The Eastern Mediterranean region came under the effect of a deep atmospheric depression which sent waves of cold fronts and 70-kilometer/hour polar winds from the arctic circle and central Europe. Most parts of Jordan came under heavy rain, snow and strong winds, which started on New Year's eve and continued until Friday.

In Jordan schools and universities were closed for two days while roads in most districts and governorates were closed because of snow accumulation. On Thursday and Friday blizzards affected the southern parts of the Kingdom and Tafleeh had a 1-metre snow accumulation. Civil Defense Dept. and Public Security Dept. sources estimated that at least five people were killed as a result of flash floods. Scores of trapped people were rescued. Meteorology Dept. sources warned of floods and ice formations as snow began to thaw and temperatures fell to below zero degrees. The storm, the biggest since 1950, will have positive results on Jordan's water and agriculture.



The storm was the biggest in more than 30 years

The King Talal dam, with a total capacity of over 85 million cubic meters, was taking in wa-

ter from the Zarqa River and neighboring hills and streams and water level is expected to reach the 65 million cubic meters mark by next week.

On Friday, the depression was moving eastward and its effect was expected to end by Saturday. ■

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ROYAL JORDANIAN



Where the internal eye meets the external world

By Vesna Masharqa
Special to The Star

ABDUL RAUF Shamoun has a certain sensitivity. Like his paintings, he is deep and imaginative. He talks with rhythm, translating the essence of his sentiments into carefully chosen words. He constantly questions, searching for new horizons.

"As long as there are questions in my mind, I'll be painting and I'll be alive," said Shamoun, winner of the 1990 Government Prize for Arts. "Painting for me is a challenge created by a confrontation between the world of sensations and the empty canvas."

Shamoun is a painter of fantasy, he believes that the internal eye has more importance than the external world. Like Kandinsky, he believes that form and

color exist as spiritual symbols.

"My interest lies in working on the relationship between reality and the images in my mind," he said. "I don't choose to paint reality, instead I paint my memories of it, transforming them into pictures."

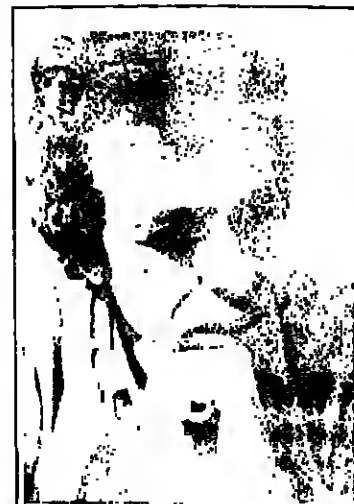
Born in Palestine in 1945, Shamoun started his artistic career in an impressionist style, painting scenes from Palestinian camps. A refugee child himself, he loved to paint the camp's children playing in the streets at the different times of the day. In spite of an extremely difficult and painful childhood, living with a widowed mother who heroically struggled to raise her seven children alone, his paintings depict nothing but the beauty of Palestinian camp life.

In the late eighties, Shamoun dropped the impressionist style.

Suddenly, his human figures were not real anymore. They assumed the shapes of stone statues, with females wrapped in stiff drapes. The backgrounds to his paintings represent time dimensions, usually in the past.

A graduate of literature and a short-story writer himself, he has been greatly inspired by the written word and literary imagery. This combination of artistic and literary fields has resulted in a number of outstanding, symbolic compositions.

In one of his pictures devoted to the Intifada, a giant, statue-like human body represents the Intifada itself. It is painted in a central vertical position which dominates the picture, powerfully attracting the elements in the background of the picture. They move dramatically around this body. There is perfect harmony



Abdul Rauf Shamoun

between colors and shapes. The predominant color is green, illuminated by strong, white brush strokes. Its dramatic power gives the impression of movement around the body.

Similar dramatic intensity is achieved in another of his paintings, which shows three female figures standing in front of a

huge white wall with a diamond-shaped opening, painted in shades. The contrast between white of the wall and the menacingly dark hole transitions into a feeling of relief due to the relationship between the sizes of the colored area. The white wall is huge and dominating, yet it calms the eye.

"No matter what has me to paint, a reminder of past experience, a picture or a story I have painted are always mine, my own spiritual world, this as a product of something coming from an external world," said Shamoun.

"On the contrary, what is a process of building up a relationship between what I want to see on the canvas and what I see in the world. It is a process of translating sensations, not ideas," he said.

Over the last two years, Shamoun has deepened his philosophy, elaborating on his concepts of form and color and discovering new ways of coding rhythm on the canvas.

His predominant color at the moment is blue, but he does not see any significance in this choice. "Every color can have meaning and beauty, it depends on the painter and how he uses it," said Shamoun. He gives an extraordinary sensitivity to his use of this particular color, successfully combining it with its own various shades and other different hues.

His statue-like figures have been replaced by short, thick strokes. Figures and objects are built firmly through a combination of dense strokes and various color effects. Short strokes enrich his paintings' expression and give them a feeling of rhythm.

Critics have remarked that sometimes difficult to understand his paintings due to their somewhat intangible relationship with reality, and that his images demand an intuitive perception. However, the reaction one feels in response to his use of form, vibrant freshness of expression are inevitably inescapable.

In Brief

By Ahmad Shalabi

■ Canada's defense minister will arrive in Jordan on January 10 on his first visit to the Kingdom, during which he will meet with senior Jordanian officials.

■ Members of the Jordanian-Palestinian delegation will depart for Washington on January 4 for the third round of talks with the Israeli delegation. The Jordanian delegation, which is headed by Dr. Abdel Salam Al-Jarrah, is said to have held a number of working sessions in Amman with Israel's refusal to negotiate with Jordanians and Palestinians separately. Sources said little progress during the coming talks and pointed out Israeli attempts to pressure negotiators from both sides on substantive issues.

■ The government has decided not to replace the Jordan Commercial Bank Corp. but to amend the present law.

JANUARY 1992

1991: A year of unforgettable events

Historians will look upon 1991 as the year that the "old" world order finally came to an end. From the world's first hi-tech UN-sponsored war against a Third World country, to the demise of the mighty Soviet Empire, 1991 was truly a year to remember. Millions of people will look back and point to 1991 as the year with the most tragic effects on their lives: from defeated Iraqis to the Kuwaiti's witch-hunted Palestinians; from Croatia's besieged popu-

lation to hungry and bewildered Muscovites. The year had more than its fair share of natural disasters, civil strife, economic recessions/depressions, and scientific breakthroughs. But the pinnacle of 1991 events was the disintegration of the Soviet Union and the emergence of many nations and ethnic groups from its debris. One thing is for certain, the coming years will see many events that have been shaped by the dramas of 1991.

The Gulf War

17 Jan. - 27 Feb.

US, Britain, France & Italy along with Arab forces pound Iraq and push it out of Kuwait



A US F-16 heads for Baghdad on a deadly mission

President Saddam Hussein: He lost the war, but is still in power



The Gulf war caused a major environmental disaster: Burning oil wells in Kuwait



An Iraqi father mourns his child, who died along with other civilians at Amiriyah shelter in Baghdad

A missile is fired to intercept an incoming Iraqi Scud missile. The missile caused heavy damage to the city.

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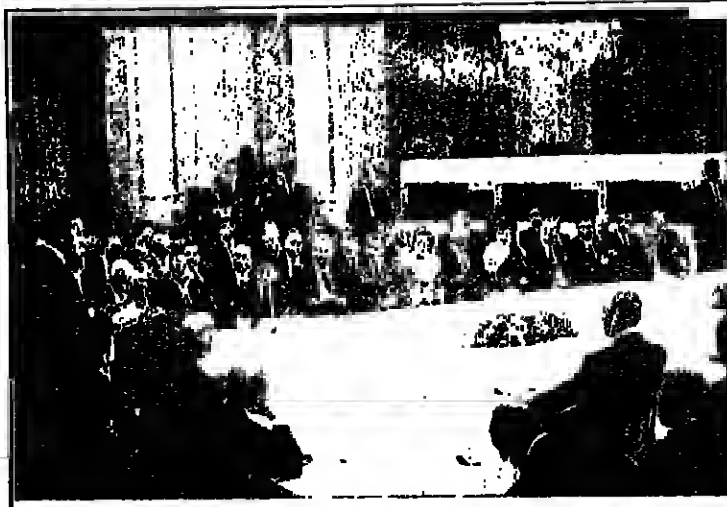
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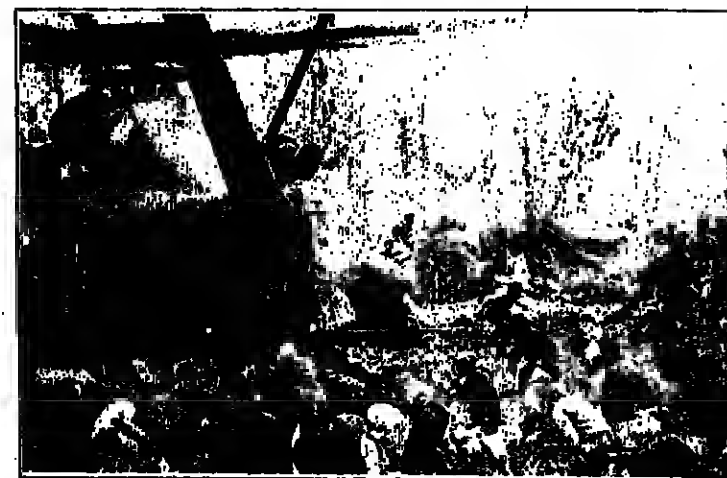
Remembering 1991



Arabs and Israelis finally sat at one table in Madrid last October in the beginning of a long and tedious peace process



All remaining American hostages held in Lebanon were freed in 1991 ending an era of hostage-taking that has marked that country's turbulent history since 1975.



Thousands of Kurds fled their homes in northern Iraq after the end of the Gulf War in February, prompting the West to embark on operation "Safe Haven" to feed and care for Kurdish refugees in southern Turkey.



Hundreds of people were killed since the outbreak of violence in June between the self-declared independent Croatia and the Yugoslav federal army, which is trying to save the old union.



Palestinians in the occupied territories continued their Intifada for the fourth successive year while Israel responded with more killings, arrests and land confiscations.



Yeltsin supporters barricade the Russian parliament building during the three days which followed the failed coup attempt by Communist hardliners to depose President Gorbachev in August.



Panicky Pakistanis line up to make withdrawals from a Bank of Credit & Commerce International branch in Karachi after the Bank of England seizure of the bank in July.

Gorbachev years end with the death of the Soviet empire



Gorbachev delivering his final speech last week



Russian president Yeltsin addressing his parliament



Time runs out for President Gorbachev, Bush and Gorbachev (left) in one of their superpower summits



Europeans at Maastricht



Europeans at Maastricht

After the Soviet Union



After the Soviet Union

Gorbachev Era: Chronology of events

1985

MARCH: Mikhail Sergeyevich Gorbachev, aged 54, becomes general secretary of the Communist Party. Starts program of perestroika (restructuring) and glasnost (openness).
NOVEMBER: Gorbachev and President Reagan hold their first summit.

1986

FEBRUARY: Gorbachev calls for an overhaul of the centralised economy.

1987

JANUARY: Gorbachev offers choice of candidates in local elections.
NOVEMBER: Gorbachev dismisses Boris Yeltsin, Moscow party boss.
DECEMBER: Gorbachev and Reagan sign treaty to cut nuclear arsenals.

1988

OCTOBER: Gorbachev is appointed president.
DECEMBER: Gorbachev announces cuts in conventional forces.

1989

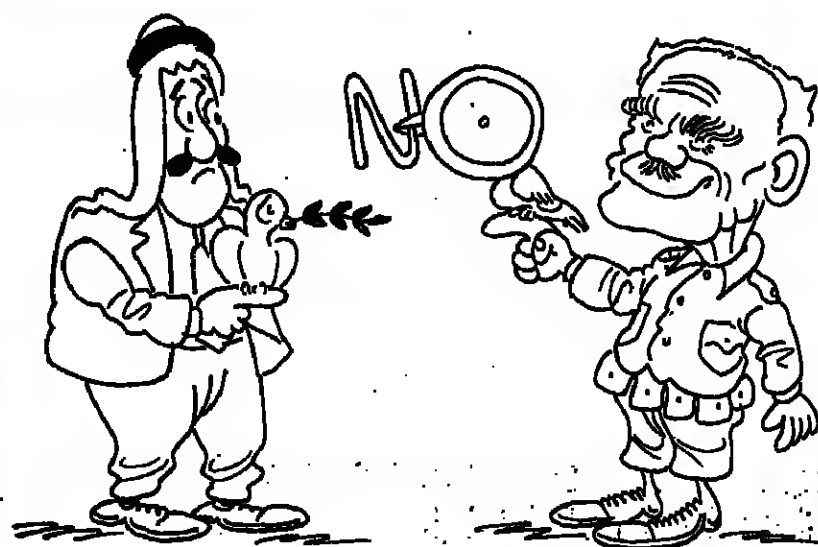
MARCH: Reformers defeat conservative communists in parliamentary polls.
APRIL: Troops crush independence rally in Georgia. Gorbachev ousts politburo hard-liners.

1990

JANUARY: Soviet troops and tanks crush insurrection in Azerbaijan.
FEBRUARY: Communist Party surrenders monopoly of power.
MARCH: Lithuania declares independence.
MAY: Latvia declares independence. Yeltsin is elected president of the Russian parliament.
DECEMBER: Eduard Shevardnadze resigns.

1991

JANUARY: Soviet troops storm television tower in Vilnius, killing 13.
MARCH: A referendum produces an overwhelming majority for preserving the Soviet Union.
June: Yeltsin is elected president of Russia.
JULY: Gorbachev wins promise of more aid at G7 summit in London.
AUGUST 19: Gennadi Yanayev takes over as president in an attempted coup. Estonia declares independence.
AUGUST 21: Coup collapses. Latvia restates independence.
AUGUST 24: Gorbachev resigns as Communist Party leader and bans it from all state bodies. Ukraine declares independence.
SEPTEMBER 6: Soviet Supreme Legislature recognizes independence of Lithuania, Latvia and Estonia. Congress scraps the 1922 Union Treaty.
DECEMBER 1: Ukraine votes for independence.
DECEMBER 8: Russia, Ukraine and Belorussia proclaim a commonwealth.
DECEMBER 25: Gorbachev resigns, hands Yeltsin nuclear command.



Jalal Rifa'Ad-Dustour

Our Say....

Re-engage the UN

ISRAEL'S DECISION to expel 12 Palestinians from the occupied territories few days before the third round of talks between Arabs and Israel is scheduled to begin in Washington, comes as a cruel reminder that as we await the precious fruit of the peace process, the Palestinians continue to pay the heavy price of occupation and injustice.

The expulsion decision, which is a stark violation of the Geneva Conventions, is also an impudent defiance by the ruling Likud government in Israel, of the spirit and essence of the Madrid peace conference. It is also another challenge to the United States and the United Nations Security Council, both of which have warned Israel from taking such measures against the people it occupies by force.

This incident and scores of other barbaric actions adopted by the Israeli authorities in recent months and weeks, continue to pre-empt the peace process from its noble objectives. The Arabs have been warning of Israel's indifference regarding the peace efforts which aim at ending Israel's occupation of Arab land. Furthermore, such actions which go unpunished, further frustrate the Arab populace and push them further into the direction of extremism and militancy.

Since the end of the Gulf War and the beginning of America's peace efforts which were crowned by the convening of the peace conference in Madrid last October, Palestinians and other Arabs have been hoping for a fundamental change in the way the United States, Europe and the United Nations, have been dealing with the Arab-Israeli conflict and the plight of the Palestinians. The Gulf crisis and the Gulf War have provided them with ample evidence to ascertain the future role of the United Nations, which has been used to sanction and later conquer Iraq for its occupation of Kuwait.

The similarities between the two kinds of occupation are inescapable and the linkage in terms of the legal circumstances cannot be overlooked. But to the indignation of millions of Arabs, Israel's actions, its violation of international laws and conventions and its criminal record inside the occupied territories brought not one form of punishment against Israel.

Regardless of, and independently from, what will happen during the coming round of negotiations between Arabs and Israelis, the United Nations must now be allowed to function freely through its Security Council on the Arab-Israeli conflict. Israel must be made accountable for its rampage in the occupied areas. It must understand that its violation of law will be reacted upon by some sort of economic and political penalties.

While we are not so gullible as to demand a military action against Israel of the sort Iraq was subjected too, we feel that Israel's disregard to the will and consensus of the international community deserves a strong reaction. In fact, we believe that if Israel sees that kind of international resolve, it will have to take the peace negotiations more seriously.

Mr Shamir is banking on the fact that President Bush will become increasingly involved in getting re-elected this year and in salvaging his country's ailing economy, thus losing interest in the peace process and its outcome. Shamir may be right. President Bush may even lose the elections and we could end up with a new administration which may decide to withdraw from the sponsorship role altogether.

This is the time to re-engage the UN Security Council forcefully and decisively. Shamir must be made to understand that his presence in the occupied territories will not be decided by who wins the next US elections, but by the collective action of the permanent five in the UN Security Council.

A new Middle East?

The Islamic republics of the former Soviet Union are torn between Islamic resurgence and Iranian, Pakistani and Turkish influence and the need for Western aid and technology. Israel will be among the keen watchers of the internal development in these republics. So should the Arabs.

EVEN BEFORE the dust settles from the awesome cloud rising over the self-destructed Soviet Union, the Islamic republics of Central Asia are emerging as an intriguing new field of play for Israeli policy makers, who announced Israel's intention to seek diplomatic relations with "all" former Soviet republics.

In the struggle for the hearts, minds and nuclear potential of the Islamic republics, they have generally been written off in the popular mind as inevitable adjuncts of neighboring Iran. The reality, however, is more complicated.

For Arye Wasserman of Tel Aviv University, who had been a researcher at the Azerbaijan Academy of Sciences before emigrating to Israel last year, his native republic and the other newly-independent Islamic states constitute not only a potential threat to Israel but a tremendous opportunity.

"By establishing diplomatic relations with them, Israel can break the wall of Islamic countries aligned against it and show that the Israeli-Arab conflict is not a conflict between two religions."

Although Azerbaijan President Ayaz Mutalibov earlier this year expressed a desire for relations with Israel, Wasserman said he could not be sure what the official stance would be. "Much depends on the cleverness of Israeli policy."

Wasserman, who was born in the cosmopolitan Azerbaijani city of Baku in 1936, says that he "had many Azerbaijani friends. I think Azerbaijan was perhaps the best place for Jews in the Soviet Union."

While antisemitism was rampant in the European parts of the Soviet Union, it was paradoxically absent, says Wasserman, in predominantly Muslim Baku.

Although portraits of Khomeini have appeared in Azerbaijani demonstrations in recent years, Wasserman notes that there is a major issue that places Azerbaijan and Iran on opposite sides of the fence. The former Soviet republic is only part of an Azerbaijani ethnic region, two thirds of which lies inside Iran. The aspiration of Azerbaijanis to unity constitutes a threat to Iran's territorial integrity.

"One of the main slogans of the nationalist movement that began in Azerbaijan three years ago is the unity of Azerbaijan," says Wasserman. Ayatollah Khomeini was concerned enough to attempt to suppress Azerbaijani cultural autonomy on Iranian territory, including a ban on Azerbaijani newspapers and books.

Most of Azerbaijan's Muslims are

Shi'ites as in Iran. Elsewhere in Central Asia, the bulk of Muslims are Sunnis.

While moderates presently prevail among the intelligentsia in Azerbaijan, there is danger of increasing extremism because of the bitter conflict with Armenia



Turkish. Turkey was the first country to recognize Azerbaijan's independence and the Turkish Republic of Cyprus was the second.

The struggle between Iran and Turkey is a supreme ideological struggle between Islam and a society with Western aspirations. Concerned about the rise of fundamentalism within its own borders, Turkey can be expected to encourage secular trends in the Central Asian republics. On the other hand, the reopening of mosques and the widespread revival of Islam among the generation of suppression by the Soviet authorities, testifies to a yearning for a return to roots. The outcome of the struggle, says Wasserman, cannot be predicted with any certainty.

"We've seen the emergence of fundamentalist religious circles in Azerbaijan in recent years but I wouldn't overestimate the influence of fundamentalism," he says. "A great part of the Azerbaijani intelligentsia wants to build a Muslim, democratic Turkic republic. They want to orient themselves towards preserving eastern Muslim traditions while at the same time taking technology from the West."

The five Islamic republics do not constitute a solid bloc and there is indeed the possibility of conflict among them. Some tend towards Islamic fundamentalism and others aspire towards technological advancement.

Israel this year dispatched agricultural experts to Uzbekistan, the most populous of the republics. Kazakhstan is the second most important of the republics because of its possession of nuclear weapons, its size and the fact that ethnic Russians make up more than half its population. Azerbaijan's position on the Iranian border gives it a critical role.

The Jerusalem

A special section

on global affairs prepared for
The Star

The World Paper

SHADY DEALS AND FINANCIAL FRAUD

The world of dirty money

By NIGEL ADAM in London, UK

ASK ANY BANKER to characterize the financial markets of the 1980s and he or she will almost certainly answer "globalization." The world's biggest banks now trade around the clock through a network of offices and contacts that would have astounded the financiers of just a generation ago.

But "going global" has other implications as well. The 1990s have shown that fraud and scandal travel around the world just as easily as cash, stocks and bonds. In the past year, a huge crop of financial fraud has appeared overnight, leaving investors and depositors bemused and angry.

The wave of scandal and opprobrium that hit the financial markets last summer enveloped some of the world's most respected institutions. As regulators, both the Bank of England and the Federal Reserve Board of the US were involved in the BCCI shutdown.

In Germany, the financial community was stunned by allegations of insider trading at Deutsche Bank, the country's most powerful bank and one of the biggest in the world. The charges, which included tax evasion and breach of trust, were contained in a series of anonymous letters to the press.

On Wall Street, the respected securities trading firm of Salomon Brothers was plunged into disrepute following charges that it had rigged the market for government securities. Its chairman and several top executives were forced to resign after the revelations of deception in the market which, despite its mammoth size, has been largely unregulated.

Post-communist Poland last summer witnessed its biggest financial scandal which led to the arrest of a former central bank chief, his deputy and six other bank officials. The former chief, Grzegorz Wójcicki, was charged with negligence after a private company defrauded the state of at least US\$360 million—a substantial sum in the Polish economy.

Yet it pales by comparison with the amounts involved in the multiple fraud at BCCI. Six months after its doors were closed, the bank's losses can still only be estimated at between \$2 and \$3 billion. The unraveling of not one but several sophisticated frauds will take many more months.

BCCI is still the subject of a British government inquiry and of numerous investigations in the US. Some argue that BCCI is a "one off" case, a unique institution that is unparalleled anywhere else.

Continued on next page

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Dirty money

Continued from previous page
The bank was a web of international activities that was too complex for any one international banking supervisor to penetrate. It stretched from London to Lahore and from Abu Dhabi to the Cayman Islands.

"In my personal opinion BCCI was sui generis," says Peter Cooke, a former senior Bank of England official who went on to head the Basle Committee, a group of top central bankers which sets capital guidelines for commercial banks. "It was unique, a breed of international banking gypsy in the early 1970s which, by the time regulators noticed it a few years later, had simultaneously settled in several countries."

BCCI took advantage of a key consequence of globalization: the ability to shift money around the world with

minimum effort and maximum speed. Since controls on the movement of capital have largely been abolished, along with restrictions on currency conversion, the only barrier to money flows has been outdated technology.

Aggrieved depositors rightly ask why regulators could not prevent the fraud at BCCI or the other rapidly emerging financial scandals. Lack of international coordination among the supervisors is part of the answer. But government regulators are only civil servants. They often find it difficult, if not impossible, to keep up with modern banking practices. Globalization apart, the financial markets are now flooded with new instruments and trading methods which only their inventors understand.

"It is right that the markets should run ahead of the regulators," says Cooke. "But the regulators must not fall too far behind."

Governments have made the regulators' task much tougher by lifting controls on the markets in the interests of competition. The hallmark of globalization in the 1980s was deregulation, intended to sweep away monopolistic

practices in financial markets. But in some countries the impact of deregulation has been disastrous. The new freedom given to savings and loan institutions in the US a decade ago was in part responsible for their subsequent failure, and it will cost the US government billions to bail out the depositors of the insolvent banks. Some estimates put the cost as high as \$500 billion over the next 40 years.

The City of London, once renowned for its integrity ("my word is my bond"), has been wracked by scandal since deregulation swept through its markets in the 1980s. Some of the massive frauds have been perpetrated against institutions, others against individuals. As the numbers involved in financial transactions grow larger, so does the temptation to swindle investors.

However, any structure of regulation may be defenseless against massive and deliberate fraud. "No system of supervision can adequately protect financial markets from the kind of widespread, collusive fraud that allegedly took place at BCCI," says Peter Cooke. "Nor should it be expected to do so," he adds.

"The risk of criminal activity in these," says Jackson Smith, a former chief of Germany's Federal Supervisory Office. Even Germany, of the most ordered central banks in the Western world, is not immune to an epidemic of financial fraud now sweeping the globe.

Sanio's office was largely spared the ravages of BCCI. But he still recalls German banker who made loans by titious names taken from a phone book and salted away the bank's deposits for his own use. The fraud was only covered when a bank inspector found the name of his father-in-law on a list of borrowers.

But if regulators cannot deal with fraud, who can? Some governments have set up special units that work in liaison with regulatory agencies to investigate possible fraud. The UK's Serious Fraud Office, which has kept busy with several major cases involving household names like Guinness and National Westminster Bank.

Regulators are making determined efforts to step up their international cooperation to shield the financial system from abuses such as money laundering. The Basle Committee, headed by Gerald Corrigan of the Federal Reserve, deals with international banks while another group, the International Organization of Securities Commissions brings together regulators of securities firms.

But the two bodies do not always eye to eye given the different interests of their members. Critics argue that international fraud is to be taken seriously it must be done at a level between nations. This was the idea behind the finance ministers' meeting in London last October, when they agreed to set up a global body to deal with the most powerful countries or, preferably, by an independent international body.

An independent organization would include not just the most developed nations but other countries where the stars are wont to hide. BCCI was to continue its fraud for as long as it could because it had operations in areas of the world where financial markets are loosely supervised, if at all.

There would be major political obstacles to the establishment of an international fraud squad. Some World countries might resent what could be seen as intrusion by developed nations. And what passes as law in these nations does not always carry the same opprobrium in other parts of the world. The offering of bribes to get things done is just one example.

Yet governments must grasp the initiative. Having allowed the markets to go their own way over the last decade, they cannot ignore the consequences. Adding more regulation is not the answer because, with globalization, fraudsters can easily outpace the rules.

Prevention of serious fraud will cost money and that expense will be passed on to taxpayers, depositors and shareholders. But, as airline pilots know, it is better to pay extra for safety than to risk losing everything.



Members of the Art-B gang: Boguslaw Bagalski, left, and Andrzej Gasiorowski, right.

Free market free-for-all

Highway robbery on Poland's road to reform

BY A. K. WROBLEWSKI
in Warsaw, Poland

THE NEW leadership slogs its way through an overhaul of the country's economic and political systems, crime and fraud have become the most contentious topics in Polish politics.

But the perception of who is stealing whom often depends on who you ask. In Poland's first free parliamentary election, last October, rightists claimed that the communists were stealing the election by taking advantage of their insider's knowledge to benefit from the sale of state-run businesses.

At the same time, economic reforms have created the conditions for unscrupulous entrepreneurs to take advantage of consumers. Many voting in the parliamentary elections chose parties clamoring for suppression of these "schemers."

For people who have spent almost half a century living under a centrally managed economy, the distinction between an entrepreneur and a thief is a fine one. Thousands of state enterprises are being sold in the current privatization drive. Finding owners with sufficient capital and managerial experience has been one of the program's main stumbling blocks. Few Poles expect the tempestuous transformation of the economy to be a easy or corruption-free procedure.

Nevertheless, many have been outraged by what they perceive as widespread fraud. Those in charge. Factory directors appointed by the ousted communist government appraised state enterprises at their real worth and sold them to their own newly formed private firms.

More cautious managers chose not to liquidate assets, letting them sit idle. Then risk accusations of corruption. Treasurers Sekula, a former deputy prime minister in the last communist government, is an example of the new entrepreneurs ("nomenklatura operators") who come from the ranks of the former communist regime. "We bought several planes from the former East German airline," he says, "not because they were cheaper or better than the planes I can buy here, but in order to avoid accusations that I bought them too cheaply."

Although they brought the national economy to ruin, some communists have turned out to be capable managers of companies and small businesses. After all, they have the most experience in running enterprises, and still have friends in high places. Thus, the successes of nomenklatura companies can be seen as beneficial for the country. Many, however, would rather interpret their activity as a form of thievery.

And Poland has no shortage of outright thievery. Last year in the town of Pecice, near Warsaw, police commandos—faced concealed by balaclavas, automatic weapons in hand—swooped down on a stylish old palace. Inside, police hoped to find the perpetrators of one of the biggest financial scandals in Poland's history.

Instead, the only person they surprised was a watchman; the only weapons they found were antique battle pieces. The alleged crooks had already fled the country—with over US\$350 million in their suitcases.

The Pecice palace was the headquarters of the Art-B Company (short for "artistic business"). Three friends who once played jazz together set up a commercial company, one of thousands like it which appeared at the dawn of economic freedom in Poland. At night they drove a dilapidated truck to Berlin, purchased a consignment of popular consumer items such as coffee, chewing gum, bananas and oranges at a wholesale outlet, then drove back to the marketplace in Poland. The zlotys they made were immediately converted into

deutsche marks, then it was back to Berlin again.

Art-B soon abandoned the overnight truck trips because they learned a type of fraud known in the West as check-kiting. A large sum was deposited in one bank in return for a check worth several millions of dollars; this check was then delivered on the same day, by car or even by helicopter, to another bank; before the second bank charged the first for the check, interest accumulated in both. The ponderous Polish state banks were no match for the crooks; sometimes it took as long as one week for the two banks to settle their accounts.

The investigation into the Art-B scandal is still under way, but it is known that the company obtained documents, including certificates of deposit, in return for bribes. It is suspected that a central bank official was bribed to tip off the company about a planned devaluation of the zloty against the dollar.

The president of Poland's central bank, Grzegorz Wójcicki, was arrested at a Warsaw train station on charges of negligence in connection with the Art-B scandal. This was seen by many as an over-dramatic effort by President Lech Walesa and the government to take political advantage of the scandal before elections.

The most embarrassing affair for the financial authorities was the Foreign Debts Servicing Fund scandal. The public money in that fund was to be used to buy Polish debts on international markets at a fraction of their nominal value. Officials entrusted with this task siphoned off between \$10 to \$20 million to their own bank accounts abroad.

But swindlers can be found everywhere and Poland's scandals are not nearly as monumental as those involving BCCI, Salomon Brothers, and Tokyo securities firms, not to mention the exploits of Michael Milken. It is impossible to privatize thousands of state enterprises in a relatively short period of time and expect the process to be flawless. Besides, scandal and fraud happened as often in the years of the communist regime, but a censored press was not allowed to report it.

Finally, one sometimes gets the impression that the atmosphere is being poisoned deliberately, that news of swindles and affairs are being generated to make the public feel oppressed and helpless. It is in such an atmosphere that dictators emerge. The actual state of affairs may well resemble the Pecice palace: no armed bandits to be found, just an old watchman snoozing beneath the paintings.

Network News

TWO IMPORTANT titles in Asia join the network of newspapers and magazines around the world that carry *The World Paper*. The first Japanese language edition will appear January 7 as part of the *Yomi Shimbun*, Tokyo's established business and financial weekly. Malaysia's only business daily, *Business Times*, will launch the English language edition in Kuala Lumpur January 13.

New money and old ties

After BCCI, another scandal rocks Pakistan

BY MUHAMMAD HUSSAIN
in Islamabad, Pakistan

THE NOTORIOUS Bank of Credit and Commerce International (BCCI) was founded by an Indian Muslim who settled in Pakistan, Abul Hasan Ali, and was brought down by what can be termed his Third World style of doing business: the bank's spectacular expansion was not matched by a sophisticated institutional base. BCCI branches dotting capitals around the globe were often staffed by young leading Pakistanis and other Third World country officials, the criterion for appointment being their connections rather than their competence. Some of the same faults leading to mismanagement and corruption can be seen in scandals concerning the three financial cooperatives (known as credit unions) in Pakistan, which involve some \$500 million in deposits.

Pakistan's murky world of business, finance, politics and personal contacts is put together by an intricate web of favors. In this scenario, three cooperatives Third World business practices have been exposed. The first, the National Credit Union, was set up to build a strong base on the basis of credit unions. The second, the National Credit Union, was set up to build a strong base on the basis of credit unions. The third, the National Credit Union, was set up to build a strong base on the basis of credit unions.



exist between personal ties, business interests and political office. With family members pushing each other's interests, cronyism and nepotism thrived at the expense of the public exchequer.

(3) The rule of law was flouted. Although the Cooperatives Act intended to govern the operations of cooperative societies had been on the books since British colonial times, government machinery to enforce it was lax and could be circumvented by powerful political and business interests.

Some have blamed the government for trying to control the banks done by the scandals. It claims that about \$300 million has been raised to 60,000 small account holders and an investment company, guaranteed by the federal government of the Punjab, has been set up to take over the assets of the societies and share shares in the deposits. The properties of more than 20 directors of the coops have been confiscated, and a couple hundred have not been allowed to leave the country.

However, much in the fields of the credit unions, the cooperatives, and the investment company, the government has been slow to act. The government has been slow to act. The government has been slow to act.

But the two bodies do not always eye to eye given the different interests of their members. Critics argue that international fraud is to be taken seriously it must be done at a level between nations. This was the idea behind the finance ministers' meeting in London last October, when they agreed to set up a global body to deal with the most powerful countries or, preferably, by an independent international body.

An independent organization would include not just the most developed nations but other countries where the stars are wont to hide. BCCI was to continue its fraud for as long as it could because it had operations in areas of the world where financial markets are loosely supervised, if at all.

There would be major political obstacles to the establishment of an international fraud squad. Some World countries might resent what could be seen as intrusion by developed nations. And what passes as law in these nations does not always carry the same opprobrium in other parts of the world. The offering of bribes to get things done is just one example.

Yet governments must grasp the initiative. Having allowed the markets to go their own way over the last decade, they cannot ignore the consequences. Adding more regulation is not the answer because, with globalization, fraudsters can easily outpace the rules.

Prevention of serious fraud will cost money and that expense will be passed on to taxpayers, depositors and shareholders. But, as airline pilots know, it is better to pay extra for safety than to risk losing everything.

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FINANCIAL FRAUD

Back-scratching in Tokyo

Bankers and stockbrokers fall for big investors

By ATSUSHI YAMADA
in Tokyo, Japan

PUBLIC CONFIDENCE in banks and securities houses in Japan is swaying. A succession of financial scandals this year involving more than US\$4.6 billion have shaken public confidence in some of

Japan's—and the world's—top banks and investment companies. Driven by fierce competition between the banks and by their desire to succeed, branch managers lent huge sums to the Japanese Mafia (the *yakuza*), forged documents and used computer terminals for illegal trading in securities.

The recent disclosures of fraud have

caused serious political consequences at home, adding to the list of notable resignations in Japanese government in the past.

Finance minister Ryutaro Hashimoto acknowledged failure to use his powers of supervision and regulation efficiently by resigning in October. There was also an accusation in parliament that a bank had made an illegal loan to a close acquaintance of the minister.

The Fuji, Tokai and Kyowa-Saitama banks were accused of using false certificates of deposit. The Sumitomo bank was alleged to have engaged in illegal trading involving the *yakuza*. The "Big Four" securities companies, Nomura,

Daiwa, Nikko, and Yamaichi, and 71 lesser companies were suspected of compensating major clients for trading losses for a total of \$1.3 billion.

One of the major causes of the scandals was loose internal control by the banks as they competed for business. The government allowed the money supply to balloon and the banks rushed to support rising real estate and security prices. Branch bankers were led into excesses by the traditional working environment which promotes people for good business performance.

The bankers seldom benefited financially by their acts, which were intended to show goodwill to clients and to impress superiors. In the past, most crimes were committed by bankers who had a weaker status with the bank. Now, the rush for profits and a more permissive business atmosphere has drawn top finance executives and politicians to illegal practices. For example:

- Rather than refuse requests for unreasonable loans, bankers forged deposit certificates, and these certificates were then accepted by affiliated non-bank companies as security for the loans;

- A Fuji banker forged certificates for more than \$2.3 billion for companies with which he had close relations. Some of the money was deposited in the Fuji bank, enhancing his reputation as a good banker;

- A Sumitomo branch manager arranged for wealthy clients to lend money at high rates of interest to stock speculators. He then demanded that the clients show their appreciation by making low-interest deposits in his bank, and this improved his reputation at the head office.

In Japan's expansive financial climate, the balance of power between banks and clients was reversed. Bankers visited clients daily to encourage them to borrow by suggesting real estate investments. Many of these deals involved property and stock speculation which provided a better chance of making quick money than investments in the manufacturing industry where there was more emphasis on real performance.

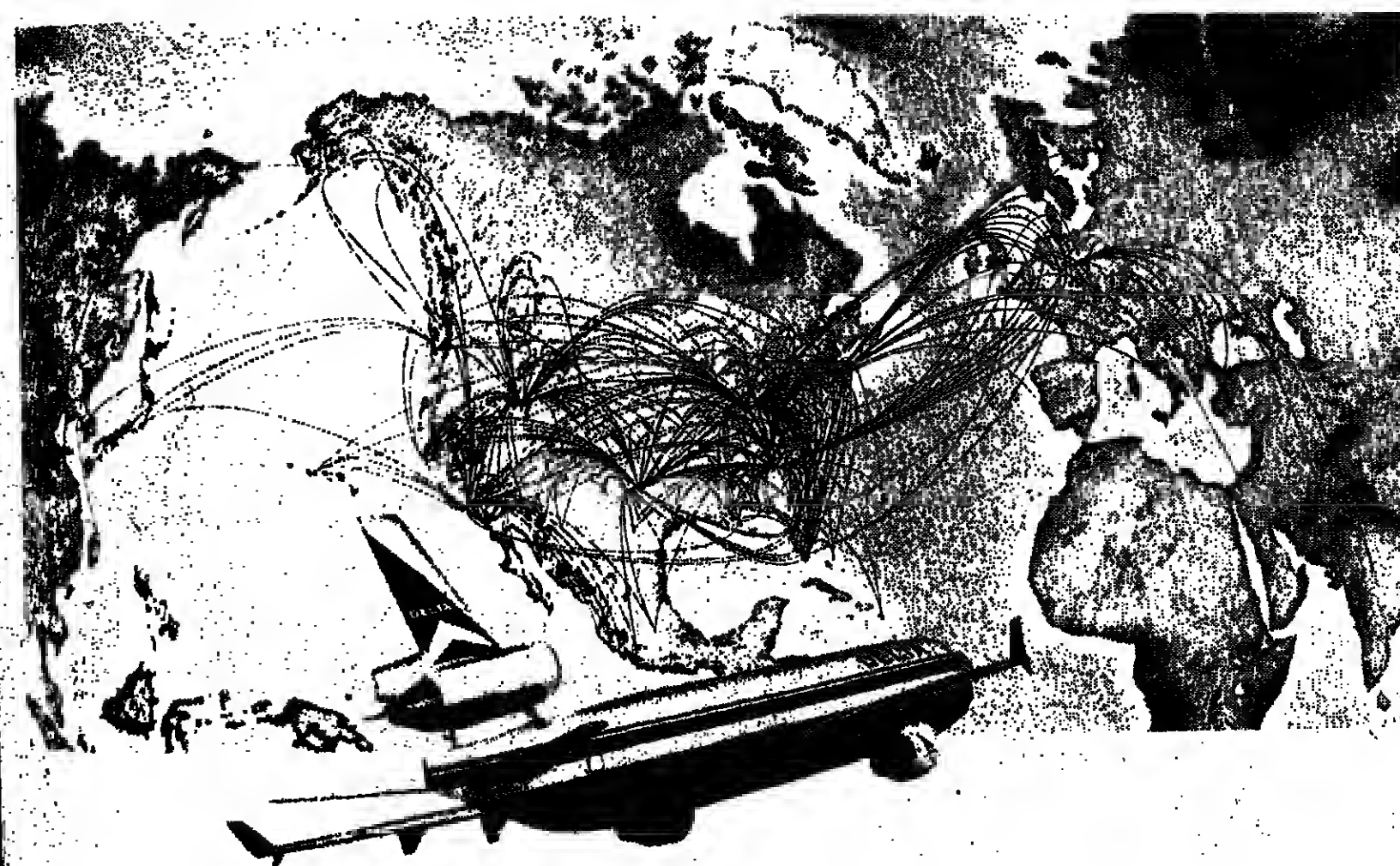
Bankers' clients began to include high-risk companies and the *yakuza*. Landowners were forced to sell their property by threats of violence, and groups of speculators affiliated with the *yakuza* manipulated colossal amounts of money in the stock market.

Nomura and Nikko, two of the largest securities companies in the world, lent \$230 million through affiliated companies to Japan's second largest *yakuza*. When the *yakuza* used the funds to buy stocks in Tokai Railway, Nomura hid the information from the public and earned large brokerage fees in the stimulated market.

Many questions need to be answered about how to conduct business in today's Japan on all levels, from the lowest branch of a bank to the highest branches of government.

Atsushi Yamada is a Tokyo-based banking reporter and president of the Bank of Japan Press Club.

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From left, Delta Flight Attendant Bonita Carlingola, First Officer Timothy Threll, Captain Larry Bacon and Flight Attendant Stephanie Allen

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SHEAFFER

End of the greedy '80s

BY BRAD DURHAM
in Washington, D.C.

THE TRUE LEGACY of the 1980s—a wild and woolly time in American financial history—will long be debated.

On one hand, Wall Street was the powerhouse of a hot economy producing low unemployment, stable prices and the longest period of expansion in American economic history. It was an era noted for the downsizing and consolidation of American companies, the shifting of the balance of corporate power toward stockholders, more efficient management, and of acronyms: M&A (merger and acquisition), LBO (leveraged buyout), and KKR (Kohlberg Kravis Roberts & Co., an investment firm that perfected the LBO to an art form). Merger mania, its proponents and beneficiaries contend, was a response to the technological acceleration of the postindustrial economy, a means of adapting to oil shocks, deregulation, the decline of inflation and the globalization of financial markets.

Yet on the other hand, the 1980s were also known for unbridled greed and lawlessness. The crafty cultivation of the use of junk bonds—a high risk, high-yield debt instrument—contributed to a whopping US\$1.5 trillion spent in mergers and acquisitions which generated an estimated \$60 billion in fees for investment bankers, lawyers and dealmakers.

In his prime, junk-bond king Michael Milken lugged home an annual salary of \$550 million. New York financier Carl Icahn's failed attempt to buy out Phillips Petroleum in 1985 yielded him a \$50 million profit for one month's work, plus \$25 million for expenses. Just two years later, corporate raider T. Boone Pickens forced the oil company into a recapitalization plan and returned to Texas \$90 million richer. On the low end of the scale, dealmaker Martin Siegel found that he couldn't live comfortably on \$500,000 a year and thus authorized his own "raise." In the corporate jungle, one-third of the Fortune 500 companies were overrun or forced to turn private by the likes of Drexel Burnham Lambert, Inc. trader Dennis Levine, arbitrageur Ivan Boesky and Milken.

Boesky has served time and Milken is now serving time. Leyne has finished both his sentence and a self-serving book which asks, unconvincingly, how a principled man like himself could have wound up in prison. And as a sign of the times, the Drexel Burnham building at 60 Broad Street, just south of the New

Brad Durham is a Washington-based freelance journalist.



The hall of shame

US Savings and Loan collapse - Beginning in 1980, Reagan's allowed big bankers to buy the money, while the smaller ones were slowly absorbed by the big. Mortgage business, to include in an array of speculative investments like estate and junk bonds. The result: a US\$500 billion takeover of the liquidated and failed US government of banking out depositors.

BCCI scandal - In the line of an Arab oil boom, the executives at BCCI were the most corrupt in the world.

Big. Last year, London auditors found enough rodents in their kitchen to climb down the chain around the world.

Losses - accumulated losses, relatively at between \$2 and \$3 billion.

Japan's "Big Four" scandal - The biggest securities houses in Japan favored their biggest clients excessively. The thought of their clients actually losing money in the unpredictable Tokyo stock market was too much for them. Rather than a round of trading, they saved some by purchasing \$1 billion to cover their clients' losses.

Baroness - A former New York stock broker and veteran of market panic, she expressed lifelong interest in claims by setting up a string of securities firms in Europe from 1984 to 1988, bilking investors out of an estimated \$250 million.

Whitman banking scandal - An inventive group of entrepreneurs were able to defraud the British central bank of more than \$360 million by keeping checks circulating between bank accounts.

Quote of Note: "It's so petty, this talk about a million here and a million there." - Imelda Marcos during her 1990 New York trial on charges of skimming \$200 million from the Philippine government and using it to buy Manhattan property.

York Stock Exchange, now stands 70 percent vacant.

In *Dan of Thieves*, a recently published book about insider trading scandals and their masterminds, *Wall Street Journal* reporter and editor James Stewart writes, "(The 1980s financial scandals) dwarf any comparable financial crime, from the Great Train Robbery to the stock-manipulation schemes that gave rise to the nation's securities laws in the first place."

Whatever the final verdict, The Deal Decade lingers in the latest wave of financial scandals that have involved Salomon Brothers, the nation's savings and loan institutions (S&Ls) and, most recently, the Bank of Credit and Commerce International (BCCI).

Last August Salomon Brothers, a huge investment firm, admitted that it had tried to corner the market in US treasury bonds in an auction last May by faking customer orders. It was also accused of illegally swapping inside information about bidding plans. Salomon, which was one of 40 primary dealers in the federal government's \$2.3 trillion public debt, had been caught in a trap laid by the joint efforts of the SEC, Federal Reserve and the US Treasury.

The scandal has finally hit home in Congress because the primary dealers are the gateway through which government debt is bought and sold. The treas-

The latest apocalyptic scandal—a month shaking Washington, as well as several other world capitals, involves the Bank of Credit and Commerce International (BCCI). The BCCI scandal is as timely in scope as it is in decadence. The federal bank regulators and politicians are quick to point out that BCCI is not the subject of an investigation in the US, First American Bankshares, a Washington, D.C.-based bank allegedly owned and controlled by BCCI since 1981.

First American's former chairman, Clark Clifford, and former president Robert Altman, have been interviewed by both the House Banking Committee and the Senate foreign relations committee on BCCI's secret dealings with First American. Though both men have sworn they knew nothing of BCCI's control of First American, the House Banking Committee has released documents indicating Clifford and Altman opposed BCCI's takeover of First American operations.

According to a House Banking committee aide, a more significant part of the BCCI scandal may be that the Federal Reserve will lose its reputation for regulating foreign banks. The aide, being asked why it took so long to uncover that First American was controlled by BCCI, and why, when the Justice department reportedly knew of BCCI's involvement in 1981, the Fed approved a purchase by a group of Arab banks, now accused of fronting for BCCI.

The agencies that regulate the financial industry are now alert to having sharpened their law enforcement skills and beefed up staffs during the last six years. Investigations, indictments, plea bargains and jail terms. After a series of insider trading cases, the SEC and Exchange Commission (SEC) primary government agency for the securities industry—received a 10 percent increase in its budget and an additional \$20 million in expenditures for 1991. Under the leadership of Richard Breeden, the SEC assembled a 25-person unit to help it pursue financial fraud.

The SEC is increasingly taking international securities violations of the International Organization of Securities Commissions, it is expected to share with regulatory parts abroad, and benefit from information on securities infractions.

"In the two years that I have, we have brought a number of international cases in Europe and other parts of the world, where we've been freezing the assets of international investors" says John Heine, SEC's chief of international affairs. "If it affects the securities markets in the United States, it is a jurisdiction of the SEC."

But it is true the market is ahead of the regulators. That is not in the spirit of free enterprise, but nevertheless, it is absolutely crucial that regulators remain vigilant watchdogs of the financial system. As SEC chief William Breeden confessed to the *Los Angeles Times* of Economics after the Salomon brothers' collapse, "As long as money is in the market, there will always be people trying to cheat."

Life under 'Gerson's Law'

Pay-hike social security rip off in Brazil

BY CARLOS CASTILHO
in Rio de Janeiro, Brazil

AN AMINOUS CIGARETTE commercial in the late 1980s in Brazil featured the country's foremost soccer superstar, Gerson Oliveira, asking, "Who doesn't want to get the most out of everything?" Today, nobody remembers the name of the cigarette, but Oliveira's one-line catch-phrase has become part of Brazilian culture known as "Gerson's Law."

around US\$6 billion annually—nearly 2 percent of GDP—through fraud, embezzlement, kickbacks and other so-called white-collar crimes and corruption, according to Antonio Delfino Netto, former minister of finance.

But Brazilians are not alone—or even the worst offenders—in the shady world of crooked deals and financial scams in Latin America. Last year, the Colombia-based weekly news magazine *Semana* published a survey which ranked Latin Amer-

on countries on a scale of relative corruption. The survey used the number one through six to indicate the level of institutionalized corruption; six indicated the most corrupt and one the least. Bolivia and Colombia ranked a six while Brazil ranked a modest two along with Uruguay and Argentina.

Illegal income from fraud, bribery and embezzlement in the public and private sectors accounts for an estimated \$10 billion throughout Latin America—a figure doesn't even take into consideration the billions in revenue generated by narcotraffickers.

Petty and large-scale corruption has become endemic in Latin America in

1970s when authoritarian rulers dominated the region. In an atmosphere of dictatorship and economic crisis, widely held standards of duty and ethical behavior are the first to suffer. In the 1980s, the moral degradation continued although the political

stances changed as authoritarianism began to step down and reformer began to step up. In the 1990s, when national financial crises (debts, foreign trade crises) forced the step down of big governmental programs in transportation, construction, telecommunications projects, corruption, and social services, the

In the most extraordinary case in the history of fraud involving a retired lawyer amassed a fortune of \$10 million in an elaborate scheme.

David Goodson is a freelance journalist in Rio de Janeiro and the South American correspondent for the *Forbes* magazine. Publisher

volving forged compensation claims from injured workers. He was caught during an investigation of Brazil's social security system which was partially prompted by the system's \$3.7 billion operating deficit.

After a long investigation, authorities indicted a total of 300 people in connection with various schemes to defraud the

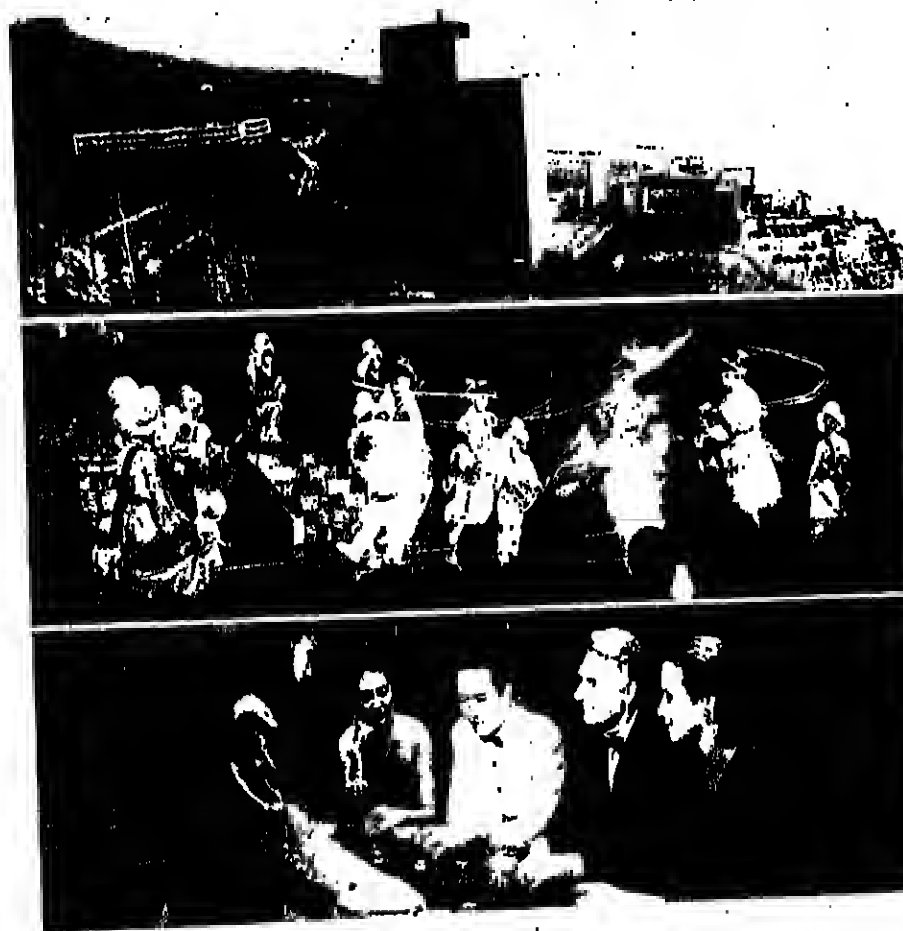
social security system. The investigation exposed bribery, bank thefts, and embezzlements at a private company which processed lists of social security payments. But the most surprising accounts were those of the Rio de Janeiro and the Sao Paulo regional social security directors. Dozens of private and public sector employees were involved in efforts to defraud the government in fraudulent compensation claims.

Since last year, authorities in Colombia have been investigating at least six different scandals in their social security system which have defrauded the government of an estimated \$25 million. Fraud in the Colombian welfare system

is success, only in that in Colombia's Customs Service. Imports controlled by Somoza revealed that similar controls agents have approved at least \$20 million during the last 12 months in "tips" for devolving private imports to avoid taxation. White-collar crime in Colombia increased 164 percent last year while the number of violent crimes grew by only 40 percent.

In Peru, former president Alan Garcia has been the subject of many rumors and accusations of corruption. Formally, he has only been charged of criminal activity in connection with \$406,000 in unapproved expenditures while in office from 1985 to 1990. ♦

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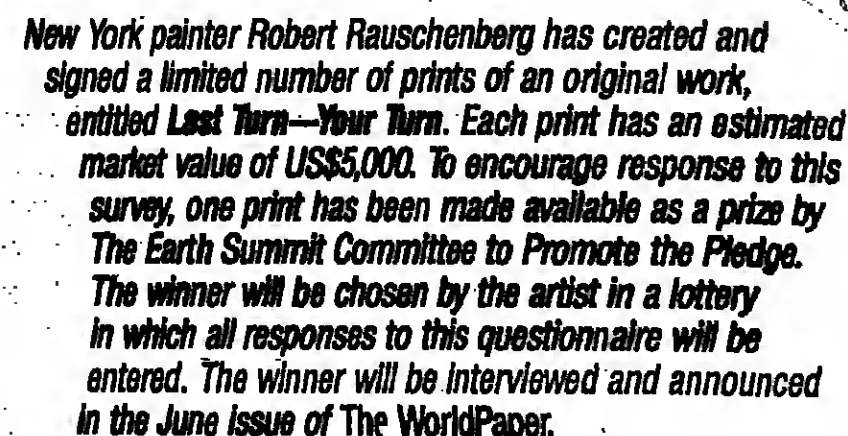
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● Which country do you think invests the highest percentage of its GNP in environmental protection?

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<input type="checkbox"/> Sweden	<input type="checkbox"/> Singapore
<input type="checkbox"/> The Netherlands	

● To enter the contest, please mail this survey (postmarked not later than March 15, 1992) to:

● **Optional:** Describe in 100 words or less on a separate sheet of paper the single action concerning the environment and development on which you would most like the Earth Summit to agree.

The Patriot myth: The truth is just emerging

How can these claims be compatible with what we all saw on television? To understand the issues we have in know-

This caused considerable problems for Patriot's computerized radar control sys-

Prinsep was particularly devastated by the decision in 1990 to allow construction of a luxury hotel on Duna Island, because, with 100 species, it had the most diverse collection of plant life of any of the islands.

The irony is that the islands are among the finest natural attractions. For over a century, after an excess of touring tombs and temples, travellers have soothed their frayed nerves with the exquisite view from the terrace of the Old Cataract Hotel, admiring the delicate contrast of the green

Says Bilal: "We will never give up. The islands are important not just for Egypt but for all peoples. ■

Advocates of SDI have argued more rigorous procedures of software development can eliminate such errors. It may even be possible to develop software that can be proved mathematically to meet the specification of how it ought to perform. But that specification can, at best, only state that the system's developers can imagine. Those who write the software to permit Patriot to intercept ballistic missiles seem not to have considered the possibility that botched improvements to such missiles might cause them to break up in flight. Who knows what might be overlooked by the architects of a ballistic missile defense system—and what disastrous consequences?

The writer is reader in sociology at the University of Edinburgh and author of 'Inventing Accuracy', a history of clear missile guidance, published by MIT Press.

Le Jourdain

Supplément en français du Star

Elections en Algérie

La France tremble devant les Islamistes

"NE PANIQUONS pas" lance dans le vide le numéro un du Front des Forces Socialistes (FFS). Cet appel est un coup d'épée dans la méditerranée. De l'autre côté, la France a peur, comme disait en son temps un célèbre présentateur de télévision. Au premier tour des élections législatives algériennes, le Front Islamique du Salut a cassé la casbah. Le score est impressionnant: le parti des islamistes a déjà remporté 188 sièges sur 430 au parlement. Jacques Roseau, président du Recours-France, une association de rapatriés n'en croit pas ses oreilles: "Si le second tour permettait au FIS de s'installer au pouvoir à Alger, la France ne pourrait que subir de redoutables effets pervers avec notamment l'exode de nombreux Algériens fuyant le paradis islamique".

"Boat people"

La principale inquiétude des français semble être un éventuel exode massif venant de l'autre côté de la méditerranée. Cette semaine, les journaux rivalisaient sur le terrain des commentaires alarmistes. Le Télégramme de Brest voyait déjà des "Boat-people" sur la grande bleue. Pour le quotidien "Le Monde" daté de dimanche, la victoire "spectaculaire" des islamistes "risque de peser lourd sur les relations franco-algériennes", d'autant qu'elles "n'ont jamais été au beau fixe". France-Soir prévoit déjà le scénario catastrophe: "Si les militaires restent dans leurs casernes, enfermant les yeux et se bouchant les oreilles, l'Algérie va se mettre à galoper vers l'islamisation... Si les militaires descendent dans la rue pour s'opposer aux islamistes, l'épreuve sera plus sanglante que les fois précédentes".

Sur la scène politique, l'indignation est également de mise. Pour l'ancien ministre des droits de la femme, Yvette



SOS-Racisme inquiét pour les libertés des femmes

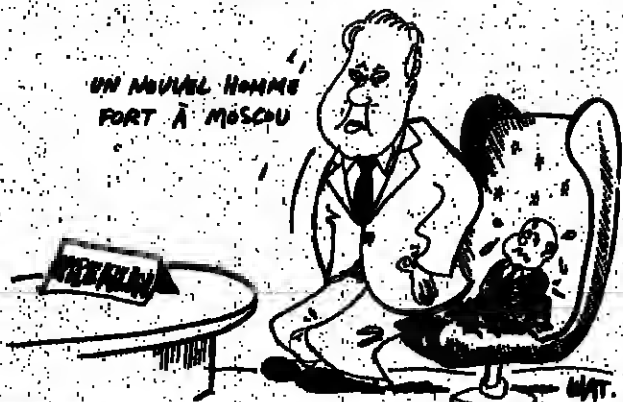
Roudy, ces résultats "représentent une menace pour les libertés en général et celles de la femme en particulier, l'intégrisme ne considérant pas les femmes comme des citoyennes à part entière". Les organisations anti-racistes sont également très inquiètes. Le mouvement SOS-racisme appelle les électeurs algériens à faire barrage au FIS, estimant dans un communiqué que "nul ne peut rester insensible aux conséquences qu'aurait la victoire d'un parti intolérant au pouvoir pour les droits de l'homme, en particulier sur les libertés de la femme et celles de la jeunesse".

Arozki Dahmani, président de France-Plus a déclaré avoir "attiré l'attention" du premier ministre Edith Cresson "sur le travail de déstabilisation amorcé depuis quelques mois par ces intégristes dans les banlieues. Quand les élections algériennes font remonter à la surface le syndrome de Vaux-en-Velin ou de Sartrouville. Dans

ce concert de voix anti-islamistes, le Front National, parti d'extrême-droite reprend du poil de la bête. Bruno Mégret, numéro deux du parti, estime que "la poussée spectaculaire de l'islam intégriste en Algérie est lourde de menaces pour la France". Il ajoute sans hésiter une seconde: "Elle vient une fois de plus donner raison au Front National dans ses critiques sur la politique de l'immigration".

Michel Vauzelle, président de la commission des Affaires étrangères de l'Assemblée Nationale ne cède pas à la panique. Une exception. "Nous n'avons pas à faire de procès d'intention, ceux qui ont voté pour le FIS ont pu le faire par protestation". Pourtant, les Français vont suivre avec une attention particulière l'attitude des cinq millions d'abstentionnistes du premier tour. Sans trop y croire. Les islamistes ont besoin d'une trentaine de sièges pour remporter la majorité absolue.

L'humour de Wat



Orient express

■ **ATTENTAT** - Vingt à trente personnes ont trouvé la mort et 120 ont été blessées, lundi matin, par l'explosion d'une voiture piégée dans un quartier populaire de Beyrouth-Ouest. Parmi les blessés, l'ex-premier ministre du Liban, Shafik Wazzan qui a été hospitalisé. Il s'agit du premier attentat à Beyrouth, depuis l'explosion d'une voiture piégée à l'Université américaine le huit novembre dernier qui avait fait un mort. L'attentat de lundi a eu lieu le matin dans la rue Fathallah du secteur de Basta, à proximité du marché aux légumes. La déflagration a endommagé cinq immeubles, 15 appartements et une vingtaine de voitures. L'attentat n'a pas été revendiqué.

■ **SUISSE** - La fermeture par la Suisse de son Ambassade à Téhéran est "une réaction hâtive" a estimé dimanche le ministre iranien des Affaires étrangères. Borna a décidé de fermer jusqu'à nouvel ordre sa représentation diplomatique en Iran. Motif: les autorités iraniennes auraient empêché un membre de l'ambassade de quitter le pays. "Les autorités iraniennes n'ont rien à voir avec cette affaire. C'est un problème technique qui a retenu cette personne. Comme elle s'est trouvée dans l'impossibilité de partir, les Suisses ont fait leur propre interprétation" a déclaré un responsable du ministère.

■ **INTÉGRISME** - Une majorité de députés iraniens a apporté dimanche son soutien à la victoire du Front Islamique du Salut (FIS) au premier tour des élections législatives algériennes. Dans une lettre, lue lors de la séance du parlement, signée par au moins 170 députés sur 270, les représentants du peuple ont affirmé que "la victoire du Coran et de l'islam en Algérie est un signe de progrès pour les musulmans en Afrique et partout dans le monde musulman". Dans le même temps, la presse de Téhéran félicitait "le peuple algérien pour son choix".

■ **RECONNAISSANCE** - Le gouvernement jordanien a reconnu samedi dernier les onze nouvelles républiques membres de la Communauté des Etats Indépendants (CEI), ainsi que la Géorgie. L'Ambassade jordanienne à Moscou est dorénavant sa représentation en Russie. Vendredi, le roi Hussein avait adressé des messages de félicitation aux présidents des républiques, exprimant son souhait d'un renforcement des relations entre ces pays et la Jordanie.

■ **BIS** - L'Organisation de Libération de la Palestine a reconnu officiellement "l'indépendance des quinze Etats" qui constituent l'ex-URSS. L'O.L.P. espère que les républiques poursuivront leurs "rôles efficaces" dans le processus de paix au Proche-Orient. Les quinze républiques de l'URSS sont les onze formant la CEI, la Géorgie et les trois Etats baltes.

■ **SADDAM** - Saddam Hussein est "un facteur d'instabilité dans le Golfe", selon le ministre iranien de la Défense. "Son maintien au pouvoir entrave l'instauration de la paix et de la sécurité" ajoute-t-il dans une interview à la presse qatarie.

France en Bref

■ **ACCORD** - L'Iran et la France viennent de signer la page de leur contentieux financier, vieux de douze ans. François Scheer, secrétaire général du ministère français des Affaires étrangères et Mahmoud Vaezi, vice ministre iranien des Affaires étrangères ont signé dimanche à Téhéran "un accord de règlement global". Le texte en 16 points prévoit selon Téhéran, le remboursement à l'Iran d'environ un milliard de dollars. La France doit payer la somme globale en trois tranches et dans un délai d'un an. "Cet accord lève les obstacles à la coopération économique et commerciale entre l'Iran et la France" a affirmé M. Vaezi.

■ **ASILE** - Sept mille déboutés du droit d'asile resteront en France. C'est le ministre de l'Intérieur qui l'a annoncé dimanche. En revanche, 13.500 devront quitter la France. Ces derniers ont un mois pour faire leurs bagages. Au total, cinquante mille dossiers ont été déposés dans les préfectures, soit la quasi-totalité des déboutés du droit d'asile en France.

■ **HOSPITALISE** - Un ressortissant turc, débouté du droit d'asile, en grève de la faim depuis 29 jours a été hospitalisé samedi dernier au centre hospitalier d'Orléans dans le centre de la France. Tuncal Hasbi, 26 ans, est tombé dans le coma dans la nuit de samedi à dimanche, dans un local paroissial. Il a été placé sous perfusion et a repris connaissance dimanche dans l'après-midi. Un autre ressortissant turc est dans un "état de santé alarmant" selon son entourage.

■ **CHIRURGIE** - Un enfant de trois ans et demi, dont la joue a été arrachée et avalée par son chien a pu se la faire recoudre dans la journée à réveil vendredi dernier un chirurgien de l'hôpital de Dieppe (Nord-Ouest de la France). "Par chance, souligne le docteur Moncef Kéari, le chien a directement avalé le morceau de chair, sans le mâcher". Selon le chirurgien, "le résultat est aujourd'hui très beau".

■ **DROGUE** - Plus d'une tonne de haschisch a été saisie récemment à Neuilly-sur-Seine dans une banlieue parisienne. Trois personnes ont été interpellées. A l'issue de plusieurs semaines de filature, les policiers ont intercepté trois hommes en flagrant délit de chargement dans une voiture qui contenait plus d'une centaine de kilos de haschisch. Les trois hommes ont été arrêtés. Les policiers ont saisi un peu de matériel en plus.

■ **SEURAT** - "J'attends le corps de Michel depuis cinq ans", a déclaré Mary Seurat en annonçant que celui de l'Américain William Buckley était en voie d'être rapatrié de Beyrouth. Et quelques jours après la découverte d'un autre américain, le Colonel William Higgins. "Je cesse de demander le corps de mon mari afin qu'il repose auprès des siens, en faisant l'honneur du porte-à-porte américain", a déclaré l'épouse du chercheur français. Michel Seurat est décédé en 1986, alors qu'il était détenu au Liban par le Jihad Islamique.

Le chef du PC jordanien voit rouge

L'URSS n'est plus. Le parti jordanien est orphelin. Mais pour Yacoub Zayyadine, le socialisme doit survivre

"C'EST UNE véritable contre-révolution" affirme Yacoub Zayyadine, numéro un du parti communiste jordanien depuis 1986. "Ma réaction est très virulente, les conséquences sur le PCJ et les partis du monde entier ne peuvent être que néfastes". L'effacement de ce drapeau de la politique grouille de symboles. Un petit portrait de Lénine, un vase muge, "fait par les Russes", des drapeaux en tout genre importés de Chine ou de Corée. Yacoub Zayyadine insiste: "Ce qui vient d'arriver, c'est le résultat d'une dérive vis-à-vis de la ligne marxiste, cela revient à piétiner la révolution de 1917 et à la rendre impossible".

Le numéro un du parti communiste jordanien, médecin de profession, n'hésite pas à désigner l'ennemi absolu: le docteur Gorbatchev et son remède machiavélique, la Pérestroïka. Yacoub Zayyadine regarde en l'air et prononce son verdict: "Le coup dur qu'il a donné à son pays peut être interprété comme une trahison". Deuxième personnage connu, Boris Eltsine, le nouveau héros des Etats Indépendants (CEI), Yacoub Zayyadine, l'accuse: "Je ne lui vois aucun avenir politique". Quant au tout nouveau Commonwealth, "il ne fera rien".

"La grande usine vient de fermer"

La référence absolue est tombée. Le drapeau rouge a disparu du ciel des trois couleurs de la Russie. Pour autant, les communistes jordanien n'ont pas l'intention de se saborder. "C'est une grande usine qu'on vient de fermer. Mais ce n'est pas la seule à fermer. Le socialisme", le parti communiste jordanien a vu le jour en 1935. Ses membres, dont le docteur Moncef Kéari, le chef du parti, ont longtemps



Son ennemi absolu: Gorbatchev

vécut dans la clandestinité. La semaine dernière, l'Assemblée a voté l'abolition de la loi de 1953 qui interdisait le parti communiste. (Voir édition de Suleiman Sweiss).

"Les Frères Musulmans ont freiné des deux pieds, mais ils n'ont rien pu faire, nous sommes toujours sur la scène politique jordanienne" affirme Yacoub Zayyadine. Le PCJ dispose de la liberté d'expression. Mais qu'en fait?

Le parti communiste jordanien ne peut se permettre de reproduire les thèses qui viennent de faire leurs preuves en ex-URSS. Yacoub Zayyadine opine du chef: "C'est l'expérience soviétique qui vient d'échouer, dans d'autres pays, elle a réussi. Nous ne pouvons pas éliminer un socialisme, il va revenir sous d'autres formes".

Essayer d'être concret: "Notre objectif, c'est d'aider le développement de la démocratie jordanienne, celui de l'agriculture et de l'industrie. Nous voulons lutter contre les pressions exercées par le FMI et la Banque Mondiale. Nous vivons aussi dans le sens de l'émancipation d'une culture nationale". Le programme est vaste et dispersé. Le socialisme

me en Jordanie? "C'est impossible à réaliser, la conjoncture économique ne le permet pas".

Le parti communiste jordanien va tant bien que mal continuer à vivre. Sans Moscou. Pour Yacoub Zayyadine, c'est la seule solution: "Le capitalisme ne résout pas les problèmes actuels, bien qu'il connaisse un certain succès. Nous nous opposons vivement à l'expression de son hégémonie sur les pays du Tiers-Monde".

Le chef du PCJ est déterminé. Pas question de faillir. Pour lui, les communistes doivent se fier à l'amitié pour survivre. Le 22 décembre, à Athènes, 25 antennes du parti se sont réunies pour se bruler sur le même aveur. Phys représentés: la Grèce bien sûr, la Jordanie, l'Espagne, l'Allemagne, l'Italie... puis la France. Georges Marchais inspire le plus grand respect à Yacoub Zayyadine. "Je l'aime beaucoup" avoue-t-il. Le chef du PCJ a peut-être trouvé sa nouvelle référence. Il lit les décrets du PCF, mais aussi les "Cahiers du communisme" et "l'Humanité".

Francis Mazoyer (avec Sophia Almarah)

Le Consul de Russie fier de son drapeau

ALEXEI MEDVEDEV, Consul de Russie en Jordanie distribue des cartes de visite estampillées "URSS". Les publications de ses services portent en haut le nom de Michael Gorbatchev. Le drapeau russe de son bureau vient d'être livré. Les publications sont trompeuses. Le Consul de Russie ne s'accroche pas aux reliques du passé. Les Russes mettent un peu de matériel en plus.



Le Consul attend des résultats concrets

Il est optimiste, affirme-t-il. "L'URSS ne va pas disparaître, elle va être totale", dit Alexei Medvedev. "Le socialisme est une solution à tous les problèmes".

Deuxième point litigieux: la loi sur la sortie des ressortissants étrangers qui devra bientôt en

trer en vigueur. "C'est une pratique toute nouvelle". Elle va devenir de plus en plus compliquée. Chaque Etat devra élaborer ses propres lois sur l'émigration.

Troisième grande question: les touristes qui veulent visiter les républiques. Pour le moment, c'est le consul russe qui s'en charge. Bientôt, il faudra s'adresser aux ministères des Affaires étrangères des républiques.

Alexei Medvedev semble un peu déboussolé. "Son président" comme il dit, est désormais Boris Eltsine. Quelques jours auparavant, il devait encore informer Moscou de ses faits et gestes. "Gorbatchev n'a pas saisi l'occasion qui lui était offerte" lance-t-il en passage, à l'adresse de celui qui entendait réformer l'ancien système. Et donc le garder. Aujourd'hui, le consul de Russie en Jordanie, doit parer au plus pressé. A son échelle, il est victime de l'incertitude du "Commonwealth" soviétique.

Michel Armand

La semaine de...

Suleiman Sweiss

La lutte finale?

LA CHAMBRE des députés vient de voter un texte abrogeant la loi N° 91 de 1953, dite "loi de la résistance contre le communisme". Une majorité, composée de différents blocs parlementaires n'a voté en ce sens, y compris les députés favorables au gouvernement. Seuls les Frères musulmans, s'y sont farouchement opposés. Et ce "par principe", car selon eux, le "communisme appelle l'athéisme". Cette idéologie est pour les islamistes, "en contradiction avec la constitution jordanienne" qui stipule que "l'islam est la religion de l'Etat".

Heureusement, nombre de députés leur ont tenu tête. "C'est un pas de plus pour les libertés publiques, notamment la liberté de pensée et d'expression dans le pays" a-t-on entendu au cours des débats qui ont précédé le vote.

Peu de gens savent que la loi abrogée punissait "toute personne appartenant à un comité de paix" à cinq ans de prison. A l'époque, beaucoup de communistes exerçaient leurs activités politiques sous couvert du "Comité pour la paix mondiale". Juridiquement, tout jordanien partisan de la paix pouvait être condamné.

Une autre clause sanctionnait "toute personne possédant un livre, une revue ou même un tract évoquant le communisme". En 1968, la Jordanie a établi des relations diplomatiques avec l'URSS. Un Centre culturel soviétique a été installé à Amman. Les Jordaniens ont pu se procurer les "interdits" de Marx, de Lénine, d'Engels. La situation était ridicule. La loi était caduque. Pire encore, la maintenir constituait un affront à notre pays.

L'abrogation de la loi de 91 aurait pu avoir une valeur si elle avait été votée il y a quelques années. Micux vaut tard que jamais! Tous les vrais démocrates ont donc une bonne raison de se réjouir. Le marxisme est le fruit de la pensée humaine. Qu'on le veuille ou non. Ce courant de pensée a influencé une bonne partie de la planète au cours des précédentes décennies. L'idéal socialiste est toujours présent. Il continue à attirer les peuples.

L'abrogation de la loi 91 est passée sous silence du fait de sa synchronisation avec l'effondrement de l'URSS. Les événements de la semaine dernière sont insensés. Un an et demi auparavant, Eltsine faisait partie du Comité central du parti communiste. En juillet dernier, Gorbatchev méprisait ceux qui quittaient le parti. Au même moment, le 28ème Congrès annulait l'article 6 et mettait fin au monopole du PCUS.

Un an plus tard, c'est au tour du parti d'être interdit. Eltsine occupe le Kremlin, l'Union se disloque. Sans effusion de sang. En 1917, Lénine et son jeune parti ont réussi à faire une grande révolution et à établir un nouveau régime. Début 91, Gorbatchev est à la tête d'un pays qui possède 27.000 charges nucléaires. Une puissance incomparable. Le parti comptait 15 millions de membres. Pourtant, tout s'écroulait autour de lui.

Le coup d'Etat du mois d'août a suscité beaucoup d'interrogations. Comment peut-on condamner un parti sans jugement, lorsqu'on se prétend démocrate ou libéral comme Boris Eltsine? Comment expliquer la rapidité avec laquelle on a formé cette "Communauté des Etats indépendants"? Qu'est-ce qui a changé à part les hommes? On ne connaît pas encore leur programme. Ce qui frappe chez Eltsine et ses compagnons, c'est l'absence de tout esprit patriotique. Un anti-communiste russe devrait se rendre compte que l'ancien régime a fait de sa république une super-puissance.

La démagogie et la suprématie apparentes du système capitaliste ne pourront pas cacher la vérité. Ses chantres ne peuvent pas nous promettre le paradis. Bien au contraire: selon certaines études, le chiffre d'affaires du trafic de drogue pour l'année 90 s'élève à 500 milliards de dollars (Ce fleau touche essentiellement les pays capitalistes). De quoi nourrir les pays victimes de la famine et protéger le globe de la pollution.

Que pourrions-nous dire, peuples arabes, de l'application des "deux poids deux mesures" du chef de file du "nouveau monde"? Quand il s'agit de l'Irak, on se montre très ferme, quand il s'agit des crimes israéliens contre le peuple palestinien, on ferme les yeux!

Le monde de demain aura encore besoin de la pensée socialiste. Il ne tolérera pas la tyrannie imposée par un seul système. Une société pluraliste, même en Russie, devrait laisser un espace de liberté aux partisans du socialisme.

En attendant, certains Jordaniens, condamnés autrefois par la "loi 91" pourront dans les prochaines semaines demander la légalisation de leur parti. Mais comme dit le proverbe arabe: "Ils vont au pèlerinage de la Mecque au moment où les gens en reviennent!"

"Le Jourdain" vous souhaite une Bonne Année

Le "Star" prend ses vacances annuelles. Prochain numéro du "Jourdain" le 23 janvier.

Le Star 648 298

The Star's TV GUIDE

Programs on
Jordan
Television
from
4-10
January

ENGLISH PROGRAM

SATURDAY

8:30 — America's Funniest Home Videos.
9:00 — Encounter.
9:30 — Qed Robot: A closer look at the robots made to serve humanity and make life easier at homes and factories.
10:00 — News In English.
10:20 — Mini series, "And The Sea Will Tell": Based on the true story of a mysterious double murder on an exotic island hundreds of miles away from civilization, and the puzzling sensational trial that followed.

SUNDAY

8:30 — Empty Nest: Laven's husband, Nick, travels with the football team to another city. His wife meets a handsome young man with whom she spends a good time.
9:10 — Nippon, "Talking on Detroit": Tonight's episode is on the Japanese giant car industry which developed, from humble origins, to take on the American and European car industries and reach a maximum capacity of nine million cars annually.
10:00 — News In English.
10:20 — Continuation of the mini series "And The Sea Will Tell".

MONDAY

8:30 — Hey Dad: Nudge is heartbroken because his girlfriend, Tracy, decides to go to Europe. Martin, on the other hand, never stops bothering his secretary, Betty.
9:10 — The Capital City: A powerful drama in the world of money and bonds as seen by share dealers.
10:00 — News In English.
10:20 — Mini Series, "The elite": The exciting and thrilling adventure of a group of experts who prevented the melting of a nuclear reactor and recaptured two kilograms of stolen platinum.

TUESDAY

8:30 — Evening Shade: The family watches a video tape about the coach dated 30 years back.
9:10 — Mini series, "Colour in creek": The story of an Australian family during the recession.
10:00 — News In English.
10:20 — Titmus Regained: Three one-hour films tell a strange and compelling love story set against the battle over a new town, and of a man's inability to compromise over either his personal or political life.

WEDNESDAY

8:30 — Teach, A new comedy series: Gibson is a young, black teacher who grew up on the streets of Philadelphia and made

a career out of teaching music to a nursery school children.
9:10 — Voice of the Planet: The earth is in constant turmoil and man is subjected to constant pollution.
10:00 — News In English.
10:20 — A man for All Seasons: A prisoner is visited by his wife and daughter who fail to convince him to submit to the king's wishes because he refuses to be a hypocrite. The king charges him with high treason and sentences him to death.



And The Sea Will Tell on Saturday at 10:20

THURSDAY

8:30 — The Simpsons.
9:10 — NBA basketball.
10:00 — News In English.
10:20 — Movie of the Week. Starring Twiggy: Kate believes that her ex-husband is the one behind all the trouble that she and her current husband, Ben, confront in Los Angeles.

FRIDAY

8:30 — Coach: An engagement ring for Christine creates problems for Hayden far beyond his imagination.
9:10 — Derrick: Confessing to a murder is not always enough for Derrick to rap up the case.
10:00 — News In English.
10:20 — Chancer, "Killing Floor": Stephen is fired from his job and so is his girlfriend. He joins Douglas Motors and manages to save the 50 cars bought by a Japanese businessman whose cheque was not cleared.

FRENCH PROGRAM

SAMEDI

6:00 — Les tortues Ninja. A cartoon series for children.
6:30 — "Ras La Cantine": The youngest girl of the Fontaine's is sick and her mother is called to pick her up from school.
7:00 — News In French.
7:15 — Varieties. A French selection of songs.

DIMANCHE

5:45 — Géoscope, "les grands ensembles 30 ans après": High-rise apartment buildings have been built outside the big cities of France to cope with the overflow of population.
6:10 — L'école des fans. A program in which children sing the songs of their favourite singers.

Tonight's guest is Michel Delpech.
7:00 — News In French.
7:15 — Carnet de notes. A classical music program.

LUNDI

6:00 — Le monde sous marin de Jacques-Yves Cousteau. An interesting program on life in the seas.
7:00 — News In French.
7:15 — The Weekly Sports Magazine.

MARDI

6:00 — Les tortues Ninja. A cartoon series for children.
6:30 — Marc et Sophie. "Ennuis de noces": A comedy series.
7:00 — News In French.
7:15 — Varieties. A selection of French songs.

MERCREDI

6:00 — Le monde est à vous. A variety program with Jacques Martin.
7:00 — News In French.
7:15 — Intertropiques. The agricultural magazine.

JEUDI

5:30 — Everest Turbo. "La Tentation": On people who are interested in climbing mountains.
5:30 — Maguy: Maguy's daughter wants to be separated from her husband.
7:00 — News In French.
7:15 — Intertropique. Varieties and circus.

VENDREDI

5:30 — Le capitaine. A French film.
7:00 — News In French.
7:15 — Fusions. A cultural magazine.

JEANE DIXON'S Your Horoscope



ARIES (21 March - 19 April): Confusion may slow you down this week. Count on an extra burst of energy to help you catch up by the end of the week. A sermon could inspire you and your mate to revise your plans.

TAURUS (20 April - 20 May): Keep your wits about you if someone tries to upset your apple-cart. A social event is far more fun than you anticipated. Your sense of humour wins you a new romantic admirer.

GEMINI (21 May - 20 June): Trips by car are best postponed. Rely on public transportation. Children should be encouraged to be thoughtful. Weekends favour self-improvement projects. Romance is happier than in the recent past.

CANCER (21 June - 22 July): You may need to combine business with pleasure this week. Keep entertainment costs within reasonable limits and choose your guests carefully. A good book can be better company than a dull mate.

LEO (23 July - 22 August): Look forward to a family gathering. You will be in an affectionate mood, willing to overlook someone's foibles. Be more discreet regarding romance. Call those who are confined to home or hospital.

VIRGO (23 August - 22 September): Information you receive from a relative or neighbor can be delightful. Your associate needs tender love and care. Do not hesitate. He'll make positive changes in your life.

LIBRA (23 September - 22 October): You will find it easier to handle any problems that arise if you enlist your loved ones' help. Refuse to take on more responsibility than you can comfortably handle. Give romance another chance.

SCORPIO (23 October - 21 November): Heed your intuition if you are trying to make a difficult decision. Romance will fare best outside work. Those involved in long-term relationships are pleased with the commitment they have made.

SAGITTARIUS (22 November - 21 December): Be sure to keep spending in check this week. Friends and neighbours will be more congenial than in the recent past. Devote more time and attention to the needs of your loved ones.

CAPRICORN (22 December - 19 January): Your mate or romantic partner will be sympathetic to your financial woes. Do what you can to get on better terms with other family members. Be willing to apologize for past mistakes.

AQUARIUS (20 January - 18 February): Loved ones will be unpredictable on this topsy-turvy weekend. Be rational when taking big decisions. Postpone romance until things settle down. A financial agreement can be negotiated.

PISCES (19 February - 20 March): Use your leisure time constructively. Rest and relaxation will leave you fit to face the busy week that lies ahead. A good book can be entertaining. Phone friends.

THIS WEEK'S CHILDREN are alert, affectionate and curious. Play things are important to them but may not last long. These children like to take things apart to see how they work. Wise parents will keep a close eye on these fearless youths. They have a tendency to wander off. They will refuse to take a backseat to anyone. They are very loyal to their friends. Count on them to hide their feelings if they feel hurt or cornered. They dislike scenes and will walk away from a fight.

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Congratulations!!

Graduations, appointments, engagements, weddings, newborns, promotions, special awards, excellent achievements.....

Drop us a line and send a photo...we will run it free of charge in The Star's People and Events page.

HRH Princess Basma opened last Sunday the tenth center for private education in Aqaba, which is administered by The General Union of Voluntary Societies.

Dr Abdullah Al Khatib, the executive chairman of the union, and Mr Ahmad Sabahi, the president of Al Thaghr Society for the Handicapped, delivered speeches thanking Her Highness for her continued support to the charitable societies in Jordan.

She then laid down the cornerstone for the Islamic Charitable Aqaba Society, designed to provide girls with the necessary training and skills in the field of handicraft-making.

Later, Mr Nasrat Al Bitar presented Princess Basma with a shield in appreciation of her charitable efforts in the field of social voluntary work.

Palestinian Ambassador to Amman, Mr Al Teyib Abdul Rahim, opened last Saturday the second annual cultural exhibition organized by Al Waddai Club under the title "The Wed-

ding of Bullets and Stones." The one-week exhibition, held on the occasion of the Intifada's fourth anniversary, included books, traditional costumes, posters and caricatures, sculptures and paintings representing the various phases of Intifada; in addition to political seminars in which Deputy Fakhri Kuwar and writer Fahad Remawi participated.

Tomorrow, the last day, will include a play by Al Waddai group and a show (songs and dabka) by Baladina group.

Dr Abdullah Nsour, vice-president of the Jordan Society for Graduates of American Universities and Colleges, presided at the meeting of the society's general committee, which convened last Saturday at the Plaza Hotel to elect a new administrative body.

The new administration will include president Dr Fawzi Gharaybeh, vice-president Dr Marwan Kamal, treasurer Mr Nasri Nasr and secretary Dr Hashim Mughrabli. In addition to members Dr Abdullah Nsour, Dr Aref Zalathmo, Dr

Eld Dirani, Dr Muhammad Al Maqouli, Dr Muhammad Al Shurafa, Dr Faysal Khasawneh and Mr Khalidoun Abu Hassan.

A new administrative body was appointed by consent to the Union of Private Education Employees. They are Mr Mazen Ma'aytah, Mr Ghaleb Sunjuq, Mr Mufid Hafez, Mr Hamdan Muhammad Khalaf, Mr Ahmad Smadi, Mr Farid Jarar, Mr Muhammad Qaymarl, Mr Mustafa Abed Rahnu and Mr Sharif Zreikat. The new administration will convene some time during next week to allocate posts.

A group of specialists on Middle East studies from University of Iowa, and other universities in the United States, paid a visit to the University of Jordan on Tuesday 31 December.

The group met with the assistants of the dean of student affairs who briefed them on the founding of and development of the university; in addition to the programs it offers.

Dr Frank Schenkel will lecture on "Veterinary Epidemiology Project" on 18 January at 7 pm.

At ACOR, Dr Pierre Bikui will lecture on "The Origin of the Rod and the Ring" on Monday 20 January at 7 pm. The lecture will look at the earliest appearance of the myel symbols and the evolution of the iconography in the ancient Near East.

Exhibitions

At the Goethe Institute Amman there will be an exhibition of selected posters of the activities of the Goethe Institute Amman through the years, on Tuesday 7 January. This will run until the 30th.

Also at the Goethe Institute Amman, the first three parts of the documentary series on the various forms of theater in Germany ("Variations", "As We Like It" and "Always on the Move") will be shown on Saturday 4 January at 8 pm, Sunday 5 January at 8 pm, and Saturday 11 January at 8 pm, respectively.

At the British Council, Mrs David Roddie will give a lecture, with slides, entitled "A Short Walk in the Himalayas" on Monday 13 January at 6 pm.

At the Goethe Institute Amman, Dr Suhail Yousef will lecture on "Gustav Dahlman's 'Palast der Drogen'" on Tuesday 14 January at 7 pm.

Also at the Goethe Institute Amman, Dr Samir Ogaylat and

Concerts

At the Royal Cultural Centre, the Goethe Institute Amman in cooperation with the National Music Conservatory/ Noor Al Hussein Foundation, presents The Detmolder Kammerorchester group in concert on Tuesday 21 January at 8 pm.

Field Trips

Members of the Friends of Archaeology plan to conduct a field trip on Friday 17 January to Salt, the workshop of the Pottery School and (if the weather permits) they will tour the city. Departure will be from the Amra Hotel parking lot at 9 am, in private cars.

Happy birthday



One-year old Anas Muhammad Mushatah will be celebrating his first birthday on 2 January. Friends and relatives wish Anas a happy birthday for years to come.



Muhammad Jamal Mustafa celebrated his 11th birthday last week. The party was held at his residence in Al Hashmi Al Shamali among friends and family; happy birthday.

The Saint Laurent



Dressmaker suit in platinum tweed with filmy gold-shot organza blouse and gold buttons.

By Eleanor Lamberl

IF THERE was ever a time that proved the truth of the saying "Fashion is history in fabric," it's now. The confusion and turmoil in the world is exactly reflected in the confusion of trends, unfinished ideas and conflict of egos that are supposed to feed the natural human enjoyment of new clothes.

Designing talent is at an all-time low in the fashion world. In fact, only one designer in the world is recognized as an undisputed genius. Yves Saint Laurent is that genius, and yet he describes himself as "a tortured soul."

Saint Laurent, hyper-shy and noted recluse, gave his first interview in years recently to the Paris newspaper Figaro. He spoke of his battles with severe bouts of depression. "At the time, I did not perceive of mental suffering as a gift...but I know it is," he said.

The London Daily Telegraph attributed Saint Laurent's genius as a fashion designer to his hyper-sensitivity. "His designs come from his antennae for what is going on in the streets, in women's minds, in the historical moment. Only someone with one layer less skin than the rest could have brought in leather jackets and short skirts in 1960, causing consternation at Dior (and his devoted dismissal via draft in French army service, and a subsequent serious nervous breakdown).

It is the sense that he is more than a designer that attracts women like Catherine Deneuve, who says of him, "Some designers produce clothes that are merely colour and shape; his always says something."

The "constant anxiety about whether inspiration will come" has made Yves Saint Laurent a complex, frail and often pitiable



Gold and black made is both stately and Saint Laurent's evening gown of swing coat and a delicately black lace top.

personality. In an interview, he and an uneasy revelation of the luxurious life and world of honours he has earned. But his clothes continue to reflect his immortality. Each season brings news that flows effortlessly into the mainstream Saint Laurent look, and moves modern fashion along into the 21st century. He will most likely be the last of the 20th century fashion titans, waiting with the shades of Chanel, Vivienne, Balenciaga, Claire McCardell, Adrian and Dior for the next style prophet.

In these costumes from his fall/winter 1992 haute couture collection, now being seen on his wealthy clients worldwide, it is easy to trace Saint Laurent's influence. What everybody will wear next spring—swinging tops, narrow pants, lingerie looks, halter necks, the "little suit" revival, and happily a return to well-groomed, good looks.

ROCK TRACKS

By Stephanie DuBois

The Black Crowes are in Atlanta working on the follow-up album to its four-times platinum Def American Recordings' debut, "Shake Your Money Maker." But the new disk won't include guitarist Jeff Case. Former Burning Tree guitarist Marc Ford has replaced Case in the group. To hear the Crowes' Chris Robinson tell it, it sounds like it was a matter of survival of the fittest — and Case just didn't make it. "If I had to make a bad analogy — I'd say when five guys go off to war for 19 months," explains Robinson, referring to the group's last tour. "Chances are not all of them will come back. Basically that's what happened to the Black Crowes. I hope and the band hopes there's no bad blood with Jeff, and that he can go off and make the music he wants to make."

Aerosmith's "Pandora's Box" album set only hit record stores last month and the group is already laying plans to return to the studio in January to start cutting its next album for Geffen Records.

Fresh Prince Will Smith has his next hiatus mapped out. "Biofeed," the sci-fi comedy Smith put off making earlier this year, is very much back in the mix. Smith had postponed making what would have been his first big-screen starring assignment because he felt he needed more acting training. The rapper chose, instead, to take a lesser role last summer in CineTel's upcoming "Where the Day Takes You" feature with Adam Baldwin and Sean Astin. Guess he feels ready now because the plan calls for him to tackle "Biofeed" during his next spring break from the "The Fresh Prince of Bel Air."

Former Monkees drummer Mickey Dolenz is heading into the studio the beginning of the year to work on a solo album he hopes will show people "The real Mickey Dolenz. When I was with The Monkees I always considered myself an actor playing a character. My pre-Monkees singing had a little harder edge... I did music like The Rolling Stones, The Animals, Chuck Berry. So I'm going back to my roots for the new album. It'll be much more hard rock, jazz and blues." Dolenz has already begun penning tunes for the disk and says "It's a bitter-sweet experience. It's the first time I've started writing music in quite a few years, but a lot of it's about my divorce (he split from wife Trina earlier this year after 14 years of marriage). The working title of the album is "Pain into Profit." Dolenz recently released Rhino Records' "Mickey Dolenz Puts You to Sleep" — an album of children's lullabies. He says the disk "is not just kiddie songs. This is just as much an album of ballads as it is lullabies." Indeed, the disk includes several classic rock 'n' roll tunes sung as lullabies including The Beatles' "Rooftop on the Hill," Neil Young's "Sugar Mountain" and Paul Simon's "St. Judy's Comet."

TOP POP ALBUMS

1. Use Your Illusion II, Guns n' Roses, Geffen
2. Decade of Decadence, Mötley Crüe, Elektra
3. Diamonds & Pearls, Prince, Warner Bros.
4. Apocalypse... The Enemy Strikes, Public Enemy, Columbia
5. Use Your Illusion I, Guns n' Roses, Geffen
6. Metallica, Metallica, Elektra
7. Wham! We Want-ed, John Mellencamp, Mercury
8. Waking Up the Neighbors, Bryan Adams, A&M
9. Emotions, Mariah Carey, Columbia
10. Time, Love and Tenderness, Michael Bolton, Columbia

TOP COUNTRY ALBUMS

1. Ropin' the Wind, Garth Brooks, Capitol
2. No Fences, Garth Brooks, Capitol
3. Pocket Full of Gold, Vince Gill, MCA
4. For My Broken Heart, Reba McEntire, MCA
5. It's All About to Change, Travis Tritt, Warner Bros.
6. Don't Rook the Jukebox, Alan Jackson, Arista
7. Backroads, Ricky Van Shelton, Columbia
8. Trisha Yearwood, Trisha Yearwood, MCA

TOP VIDEO RENTALS

1. Robin Hood: Prince of Thieves, Kevin Costner, Warner Home Video (PG-13-1991)
2. The Godfather Part III, Al Pacino, Diane Keaton, Paramount Home Video (R-1990)
3. Class Action, Gene Hackman, Mary Elizabeth Mastrantonio, FoxVideo (R-1991)
4. The Silence of the Lambs, Jodie Foster, Anthony Hopkins, Orion Home Video (R-1991)
5. Doors, Val Kilmer, Meg Ryan, Live Home Video (R-1991)
6. Dances With Wolves, Kevin Costner, Orion Home Video, (PG-13-1990)

Creature feature



Rockhopper penguin

Home: Temperate sub-Antarctic regions

Habits: Feed on fish, squid and crustaceans, which they chase, catch and swallow underwater; nest on rocky coastlines; males arrive at nesting areas first, where they fight to establish territories; females lay eggs in nests of pebbles or grass; normally lay two eggs, the first of which is much smaller than the second and may be crushed or kicked out of the nest before it hatches

Claim to fame: Most aggressive of penguins; will attack intruders with gusto, even jumping up to grab a human's sleeve and hold on

SOURCE: Detroit Free Press, "Penguins," by John Sparks and Tony Soper; Research by NANCY ROSS-FLANIGAN

VIDEOVIEW

By Jay Bobbin

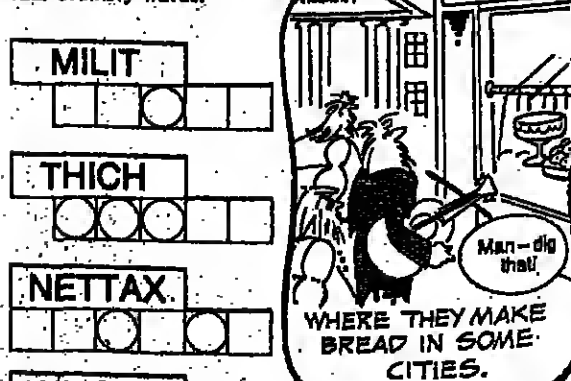
(Ratings for each film begin with an "asterisk" rating — one meaning "poor," four meaning "excellent" — followed by the Motion Picture Association of America rating, and then by a family-viewing guide, the key for which appears below.)

STARTING THIS WEEK: "TERMINATOR 2: JUDGMENT DAY" (LIVE, \$99.95): Some of the most amazing special effects ever devised for the screen are the highlights of this mega-sequel, which sends the futuristic half-robot (Arnold Schwarzenegger, of course) back to protect the previously targeted Sarah (Linda Hamilton) and her son (Edward Furlong) from a much more sophisticated Terminator (Robert Patrick). *** (R; AS, P, GV)

"DROP DEAD FRED" (LIVE, \$92.95): An imaginary childhood friend (Rik Mayall) literally springs to life — by emerging from an old jack-in-the-box — for a maritally troubled lady (Phoebe Cates), and proceeds to work his unwanted whimsy on virtually everyone in her life. In this periodically amusing comedy-fantasy, Mervyn Dineen, Tim Matheson and Carrie Fisher also are in the cast. ** (PG-13; AS, P, V)

"STRAIGHT OUT OF BROOKLYN" (HBO, \$92.98): Writer-director Maty Rich's critically praised drama, co-produced by PBS' "American Playhouse," focuses on a young man (Lawrence Clifton Jr.) with a risky plan to leave his treacherous neighborhood. He joins several friends in a robbery intended to yield needed funds, but they pick the wrong target... a powerful drug dealer. *** (R; AS, P, V)

Unscramble these four words, one letter to each square, to form four ordinary words.



Print answer here:

Answer: MILITARY, THICK, NETTAX, ABLEED

Would You Believe.....

William Van Buren, 82, who died recently, lived for 22 years with a transplanted heart.

The federal government estimates that the U.S. medical bill for treating people with AIDS or the AIDS virus will reach \$6.8 billion in 1991 and nearly double to \$14.4 billion in 1994.

Nearly 45 million people lost their lives during World War II.

In 1990, O'Hare International Airport in Chicago handled 811,000 departures and arrivals.

More than half of the 8,000 hotel rooms in the Hawaiian Islands are owned by Japanese companies.

Tennis star Billie Jean King won a total of 20 titles at Wimbledon during the course of her career.

Solution

1. MILIT 2. THICH 3. NETTAX 4. ABLEED

JORDAN BRIDGE

By Ghassan Ghanem

Where would you sit?

Vol.: EW.

♠ KQ65
♥ 10985
♦ A53
♣ K5

♠ 10973
♥ AQ72
♦ 742
♣ J6

♠ J43
♥ KQ1086
♦ Q10974

NORTH EAST SOUTH
Pass 2N Pass
3N Pass 2N
Pass Pass End

The Lead: the ♠ 3

HERE IS a hand that was played at the Jordan Bridge Association two weeks ago during the Friday afternoon duplicate.

The hand is a battle between the declarer and the defenders, study both hand in view of the final contract and decide where do you want to sit, on the declarer seat or on one of the defenders seat.

South, in view of the vulnerability, decided to show his both minor suits. North picked up the Diamonds, and decided that the penalty double was her best spot to swing the hand.

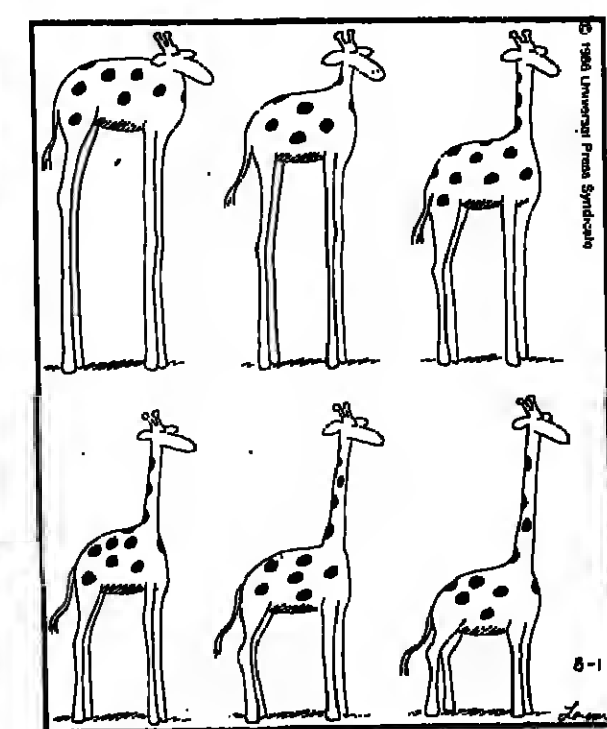
South won the ♠ Q, the ♠ K and continued with a small diamond that was ruffed by the declarer. Declarer played the three Heart top honors, ruffed dummy's last heart, cashed the ♠ A and exited with a Club.

North was end played at that stage, she had to play a small Spade that was won by west who played his last Club to end play North again and to make his contract.

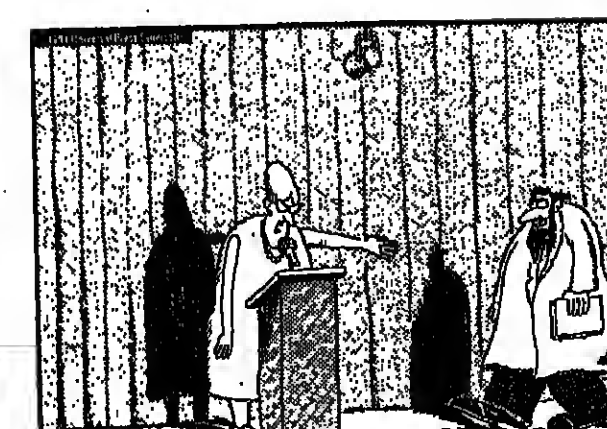
Did you prefer to sit on the declarer seat? If you did try to counteract the following defense: When declarer cashes the ♠ A, North discards her King under it! Now North can make two spade tricks after any return by south when he is in with the ♠ Q. And even easier, south, after cashing the two Diamond honors, he plays a small club. Whichever seat you have chosen, make sure that you make the best out of your cards.

THE FAR SIDE

By GARY LARSON



Giraffa evolution



"And so please welcome one of this cartoon's most esteemed scientist-like characters, Prof. Boris Needleman, here to present his paper, 'Beyond the Border: Analysis, Statistical Probability and Speculation of the Existence of Other Cartoons on the Known Comica Page.'"



The Blob family at home